

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2018 PA LTCI 97045 SERIES/

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company
Product Name: Long Term Care Insurance
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 09/05/2018
SERFF Tr Num: STLH-131637330
SERFF Status: Assigned
State Tr Num: STLH-131637330
State Status: Received Review in Progress
Co Tr Num: 2018 PA LTCI 97045 SERIES

Implementation: 05/01/2019
Date Requested:
Author(s): Barb Baxter, Jeff Mueller, Tanya Bennett, Morgan Brinker, Harrison Lin
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 30.2% increase (ranges from 0% to 40%) on 1,145 policyholders of State Farm form 97045PA.1.

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2018 PA LTCI 97045 SERIES/

General Information

Project Name: 2018 PA LTCI 97045 SERIES

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 30.2%

Deemer Date:

Submitted By: Morgan Brinker

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 09/05/2018

State Status Changed: 09/05/2018

Created By: Morgan Brinker

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description:

Dear Sir or Madam,

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, IL, I submit the following rate revision filing. We are filing new rate tables for Policy Form 97045PA.1 and Rider Forms 99504 and 99505. This filing represents an average increase of 30.2%. Rate increases will range from 0% to 40%. These new rates will apply on the policyholder's next anniversary. These rates will be implemented on May 1, 2019, or as soon as possible thereafter.

Most policyholders will be given the option to reduce coverage in an effort to reduce the impact of the proposed increase. Only policyholders who have coverage that is greater than the minimum issue requirements will have this option. Options available include:

- Reduce the daily benefit amount
- Decrease the benefit period
- Increase the elimination period
- Remove an optional rider

We appreciate your time in reviewing this filing. Please don't hesitate to contact us if there is any additional information that we can provide to assist you in your review of this filing.

Sincerely,

Morgan Brinker, ASA, MAAA
Actuarial Analyst II
State Farm Mutual Automobile Ins. Co.
(309) 735-0146

Company and Contact

Filing Contact Information

Morgan Brinker, Actuarial Analyst II
One
Bloomington, IL 61710

Morgan.Brinker.FFS1@statefarm.com
309-735-0146 [Phone]
309-766-1827 [FAX]

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2018 PA LTCI 97045 SERIES/

Filing Company Information

State Farm Mutual Automobile
Insurance Company
One State Farm Plaza
Bloomington, IL 61710
(309) 766-5188 ext. [Phone]

CoCode: 25178
Group Code: 176
Group Name:
FEIN Number: 37-0533100

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2018 PA LTCI 97045 SERIES/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	13.600%
Effective Date of Last Rate Revision:	05/01/2018
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	STLH-131142349

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Mutual Automobile Insurance Company	270.500%	30.200%	\$556,928	1,145	\$1,844,132	40.000%	0.000%

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2018 PA LTCI 97045 SERIES/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	97045PA.1, 99504, 99505	Revised	Previous State Filing Number: STLH-131142349 Percent Rate Change Request: 30.2	Current Rate Table D32.pdf, Current Rate Table D33.pdf, Proposed Rate Table D53.pdf, Proposed Rate Table D54.pdf,

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.08	2.66	3.45
30-34	1.43	3.51	4.55
35-39	1.85	4.53	5.90
40	2.09	5.11	6.65
41	2.19	5.35	6.96
42	2.29	5.58	7.23
43	2.42	5.90	7.67
44	2.55	6.20	8.08
45	2.68	6.54	8.50
46	2.82	6.87	8.94
47	2.99	7.30	9.50
48	3.14	7.61	9.95
49	3.27	7.95	10.41
50	3.42	8.29	10.86
51	3.54	8.63	11.29
52	3.69	8.96	11.78
53	3.86	9.42	12.45
54	4.05	9.89	13.14
55	4.22	10.34	13.82
56	4.43	10.87	14.62
57	4.69	11.55	15.53
58	5.00	12.27	16.46
59	5.35	13.05	17.45
60	5.72	13.95	18.52
61	6.12	14.92	19.75
62	6.59	16.04	21.19
63	7.06	17.22	22.82
64	7.56	18.45	24.52
65	8.11	19.84	26.45
66	8.76	21.49	28.72
67	9.58	23.55	31.49
68	10.52	25.90	34.58
69	11.57	28.51	37.98
70	12.75	31.08	41.80
71	14.12	32.74	46.22
72	15.70	34.14	51.15
73	17.73	35.73	53.60
74	19.22	38.28	57.43
75	20.20	42.26	57.42
76	22.39	48.97	63.65
77	24.40	53.46	69.32
78	27.49	60.27	78.13
79	30.59	67.07	86.95
80	33.68	73.88	95.77
81	36.80	80.65	104.59
82	39.90	87.46	113.40
83	42.99	94.25	122.21
84	46.09	101.06	131.03

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.98	2.40	3.17
30-34	1.29	3.14	4.17
35-39	1.67	4.07	5.45
40	1.87	4.59	6.15
41	1.96	4.80	6.41
42	2.05	5.04	6.69
43	2.17	5.32	7.08
44	2.29	5.61	7.49
45	2.40	5.90	7.88
46	2.53	6.19	8.26
47	2.68	6.58	8.75
48	2.81	6.88	9.20
49	2.93	7.20	9.63
50	3.06	7.48	10.04
51	3.19	7.77	10.47
52	3.31	8.07	10.87
53	3.46	8.49	11.52
54	3.62	8.89	12.16
55	3.78	9.32	12.78
56	3.98	9.81	13.51
57	4.22	10.41	14.36
58	4.50	11.07	15.24
59	4.80	11.78	16.12
60	5.13	12.57	17.12
61	5.50	13.42	18.26
62	5.92	14.47	19.60
63	6.35	15.53	21.09
64	6.79	16.64	22.67
65	7.29	17.87	24.45
66	7.88	19.37	26.57
67	8.61	21.22	29.11
68	9.45	23.08	31.98
69	10.40	24.72	35.11
70	11.47	26.42	38.65
71	12.70	27.92	41.84
72	14.11	29.19	43.81
73	15.94	30.72	46.04
74	17.27	33.38	50.02
75	18.15	37.27	53.08
76	20.12	43.03	58.86
77	21.92	48.17	64.11
78	24.71	54.30	72.28
79	27.49	60.42	80.42
80	30.28	66.56	88.55
81	33.07	72.68	96.72
82	35.86	78.82	104.86
83	38.64	84.94	113.01
84	41.43	91.06	121.16

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.56	4.08	5.44
30-34	3.37	5.38	7.13
35-39	4.39	6.98	9.26
40	4.95	7.90	10.45
41	5.19	8.23	10.93
42	5.41	8.61	11.39
43	5.74	9.10	12.06
44	6.01	9.59	12.71
45	6.36	10.12	13.37
46	6.69	10.58	14.05
47	7.08	11.27	14.93
48	7.46	11.89	15.70
49	7.79	12.51	16.49
50	8.13	13.14	17.27
51	8.45	13.77	18.06
52	8.83	14.42	18.86
53	9.26	15.09	19.94
54	9.75	15.80	21.06
55	10.17	16.49	22.13
56	10.72	17.27	23.38
57	11.28	18.23	24.75
58	11.89	19.29	26.09
59	12.55	20.40	27.49
60	13.25	21.68	28.98
61	14.03	23.08	30.69
62	15.01	24.67	32.73
63	16.08	26.34	34.98
64	17.23	28.07	37.41
65	18.53	30.00	40.12
66	20.00	32.26	43.26
67	21.78	35.02	46.98
68	23.69	38.12	51.13
69	25.79	41.55	55.66
70	28.15	45.34	60.72
71	29.67	49.74	66.41
72	31.18	54.74	72.93
73	32.80	57.48	81.14
74	34.69	60.15	87.57
75	37.14	60.97	92.35
76	40.33	69.86	101.10
77	43.52	76.07	109.22
78	46.73	82.26	120.59
79	49.93	89.53	131.99
80	54.24	97.27	143.37
81	58.56	104.97	154.76
82	62.87	112.71	166.18
83	67.17	120.43	177.54
84	71.47	128.16	188.92

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.31	3.71	5.03
30-34	3.05	4.85	6.60
35-39	3.97	6.29	8.56
40	4.46	7.12	9.66
41	4.65	7.43	10.07
42	4.86	7.76	10.55
43	5.16	8.22	11.14
44	5.45	8.67	11.78
45	5.70	9.13	12.40
46	5.99	9.55	12.98
47	6.37	10.15	13.79
48	6.69	10.73	14.54
49	6.99	11.29	15.25
50	7.33	11.87	15.99
51	7.65	12.43	16.73
52	7.95	12.97	17.43
53	8.34	13.59	18.46
54	8.74	14.21	19.48
55	9.14	14.82	20.47
56	9.63	15.55	21.61
57	10.14	16.42	22.85
58	10.68	17.38	24.14
59	11.27	18.42	25.40
60	11.88	19.55	26.80
61	12.64	20.79	28.38
62	13.47	22.21	30.23
63	14.46	23.71	32.34
64	15.50	25.29	34.58
65	16.66	27.05	37.10
66	17.97	29.11	40.01
67	19.55	31.56	43.44
68	21.30	34.37	47.28
69	23.20	37.43	51.47
70	24.54	40.88	56.14
71	25.62	44.79	61.42
72	26.64	47.69	67.44
73	27.72	49.11	73.59
74	29.24	51.30	76.98
75	31.03	54.35	81.55
76	33.88	60.00	90.03
77	36.73	65.58	98.27
78	39.57	71.75	107.65
79	42.46	78.21	117.35
80	46.13	84.97	127.45
81	49.78	91.72	137.56
82	53.45	98.47	147.67
83	57.11	105.22	157.80
84	60.77	111.97	167.92

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.65	5.72	7.43
30-34	4.83	7.54	9.80
35-39	6.27	9.76	12.73
40	7.06	11.03	14.34
41	7.38	11.52	14.98
42	7.71	12.04	15.64
43	8.13	12.73	16.55
44	8.58	13.41	17.45
45	9.05	14.12	18.37
46	9.51	14.80	19.30
47	10.06	15.74	20.48
48	10.42	16.34	21.41
49	10.75	16.96	22.33
50	11.07	17.61	23.29
51	11.37	18.25	24.21
52	11.74	18.86	25.14
53	12.17	19.60	26.22
54	12.66	20.39	27.27
55	13.10	21.17	28.37
56	13.63	22.03	29.59
57	14.23	23.05	30.94
58	14.88	24.09	32.37
59	15.59	25.21	33.80
60	16.31	26.43	35.42
61	17.16	27.77	37.21
62	18.16	29.43	39.40
63	19.27	31.21	41.73
64	20.47	33.15	44.26
65	21.80	35.33	47.10
66	23.35	37.81	50.36
67	25.15	40.72	54.17
68	27.16	43.92	58.40
69	29.37	47.43	63.01
70	31.83	51.29	68.13
71	34.56	55.68	73.88
72	37.67	60.72	80.47
73	39.16	67.19	88.70
74	40.75	71.31	95.14
75	43.11	73.81	99.97
76	46.23	78.65	108.74
77	49.34	83.50	116.91
78	52.47	87.91	127.85
79	55.52	93.75	138.83
80	59.88	101.16	149.78
81	64.29	108.53	160.74
82	68.65	115.95	171.68
83	73.03	123.35	182.64
84	77.44	130.74	193.61

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.32	5.18	6.89
30-34	4.37	6.77	9.05
35-39	5.65	8.79	11.75
40	6.35	9.94	13.26
41	6.61	10.35	13.82
42	6.91	10.84	14.47
43	7.33	11.47	15.32
44	7.73	12.09	16.15
45	8.11	12.73	17.01
46	8.53	13.34	17.83
47	9.06	14.18	18.94
48	9.36	14.75	19.81
49	9.66	15.33	20.67
50	9.97	15.86	21.53
51	10.25	16.42	22.38
52	10.55	16.95	23.22
53	10.94	17.69	24.23
54	11.36	18.35	25.24
55	11.78	19.07	26.22
56	12.26	19.86	27.36
57	12.81	20.78	28.59
58	13.40	21.76	29.95
59	13.98	22.72	31.27
60	14.64	23.81	32.76
61	15.41	25.05	34.45
62	16.31	26.48	36.40
63	17.33	28.12	38.61
64	18.39	29.89	40.94
65	19.58	31.83	43.57
66	20.98	34.06	46.55
67	22.62	36.69	50.08
68	24.41	39.57	54.02
69	26.43	42.70	58.28
70	28.60	46.20	63.01
71	31.06	50.16	68.33
72	32.36	54.73	74.41
73	33.19	59.42	82.05
74	34.41	61.00	87.98
75	35.93	63.21	92.45
76	38.52	67.68	100.57
77	41.12	72.14	108.10
78	43.72	76.43	114.82
79	46.36	81.50	122.28
80	50.00	87.93	131.90
81	53.64	94.36	141.58
82	57.31	100.78	151.23
83	60.95	107.21	160.88
84	64.62	113.65	170.53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.92	2.26	2.93
30-34	1.22	2.99	3.87
35-39	1.57	3.85	5.02
40	1.78	4.35	5.66
41	1.86	4.55	5.92
42	1.95	4.75	6.15
43	2.06	5.02	6.52
44	2.17	5.27	6.87
45	2.28	5.56	7.23
46	2.40	5.84	7.60
47	2.54	6.21	8.08
48	2.67	6.47	8.46
49	2.78	6.76	8.85
50	2.91	7.05	9.24
51	3.01	7.34	9.60
52	3.14	7.62	10.02
53	3.28	8.01	10.59
54	3.44	8.41	11.18
55	3.59	8.79	11.75
56	3.77	9.24	12.43
57	3.99	9.82	13.21
58	4.25	10.44	14.00
59	4.55	11.10	14.84
60	4.86	11.86	15.75
61	5.20	12.69	16.80
62	5.60	13.64	18.02
63	6.00	14.65	19.41
64	6.43	15.69	20.85
65	6.90	16.87	22.49
66	7.45	18.28	24.43
67	8.15	20.03	26.78
68	8.95	22.03	29.41
69	9.84	24.25	32.30
70	10.84	26.43	35.55
71	12.01	27.84	39.31
72	13.35	29.03	43.50
73	15.08	30.39	45.59
74	16.35	32.56	48.84
75	17.18	35.94	48.83
76	19.04	41.65	54.13
77	20.75	45.47	58.95
78	23.38	51.26	66.45
79	26.02	57.04	73.95
80	28.64	62.83	81.45
81	31.30	68.59	88.95
82	33.93	74.38	96.44
83	36.56	80.16	103.94
84	39.20	85.95	111.44

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.83	2.04	2.70
30-34	1.10	2.67	3.55
35-39	1.42	3.46	4.64
40	1.59	3.90	5.23
41	1.67	4.08	5.45
42	1.74	4.29	5.69
43	1.85	4.52	6.02
44	1.95	4.77	6.37
45	2.04	5.02	6.70
46	2.15	5.26	7.02
47	2.28	5.60	7.44
48	2.39	5.85	7.82
49	2.49	6.12	8.19
50	2.60	6.36	8.54
51	2.71	6.61	8.90
52	2.82	6.86	9.24
53	2.94	7.22	9.80
54	3.08	7.56	10.34
55	3.21	7.93	10.87
56	3.38	8.34	11.49
57	3.59	8.85	12.21
58	3.83	9.41	12.96
59	4.08	10.02	13.71
60	4.36	10.69	14.56
61	4.68	11.41	15.53
62	5.03	12.31	16.67
63	5.40	13.21	17.94
64	5.77	14.15	19.28
65	6.20	15.20	20.79
66	6.70	16.47	22.60
67	7.32	18.05	24.76
68	8.04	19.63	27.20
69	8.84	21.02	29.86
70	9.75	22.47	32.87
71	10.80	23.75	35.58
72	12.00	24.83	37.26
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	45.14
76	17.11	36.60	50.06
77	18.64	40.97	54.52
78	21.02	46.18	61.47
79	23.38	51.39	68.39
80	25.75	56.61	75.31
81	28.12	61.81	82.26
82	30.50	67.03	89.18
83	32.86	72.24	96.11
84	35.23	77.44	103.04

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.18	3.47	4.63
30-34	2.87	4.58	6.06
35-39	3.73	5.94	7.88
40	4.21	6.72	8.89
41	4.41	7.00	9.30
42	4.60	7.32	9.69
43	4.88	7.74	10.26
44	5.11	8.16	10.81
45	5.41	8.61	11.37
46	5.69	9.00	11.95
47	6.02	9.58	12.70
48	6.34	10.11	13.35
49	6.63	10.64	14.02
50	6.91	11.18	14.69
51	7.19	11.71	15.36
52	7.51	12.26	16.04
53	7.88	12.83	16.96
54	8.29	13.44	17.91
55	8.65	14.02	18.82
56	9.12	14.69	19.88
57	9.59	15.50	21.05
58	10.11	16.41	22.19
59	10.67	17.35	23.38
60	11.27	18.44	24.65
61	11.93	19.63	26.10
62	12.77	20.98	27.84
63	13.68	22.40	29.75
64	14.65	23.87	31.82
65	15.76	25.51	34.12
66	17.01	27.44	36.79
67	18.52	29.78	39.95
68	20.15	32.42	43.48
69	21.93	35.34	47.34
70	23.94	38.56	51.64
71	25.23	42.30	56.48
72	26.52	46.55	62.02
73	27.90	48.88	69.01
74	29.50	51.16	74.48
75	31.59	51.85	78.54
76	34.30	59.41	85.98
77	37.01	64.70	92.89
78	39.74	69.96	102.56
79	42.46	76.14	112.25
80	46.13	82.72	121.93
81	49.80	89.27	131.62
82	53.47	95.86	141.33
83	57.13	102.42	150.99
84	60.78	109.00	160.67

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.96	3.16	4.28
30-34	2.59	4.12	5.61
35-39	3.38	5.35	7.28
40	3.79	6.06	8.22
41	3.95	6.32	8.56
42	4.13	6.60	8.97
43	4.39	6.99	9.47
44	4.64	7.37	10.02
45	4.85	7.76	10.55
46	5.09	8.12	11.04
47	5.42	8.63	11.73
48	5.69	9.13	12.37
49	5.94	9.60	12.97
50	6.23	10.10	13.60
51	6.51	10.57	14.23
52	6.76	11.03	14.82
53	7.09	11.56	15.70
54	7.43	12.09	16.57
55	7.77	12.60	17.41
56	8.19	13.22	18.38
57	8.62	13.96	19.43
58	9.08	14.78	20.53
59	9.58	15.67	21.60
60	10.10	16.63	22.79
61	10.75	17.68	24.14
62	11.46	18.89	25.71
63	12.30	20.16	27.50
64	13.18	21.51	29.41
65	14.17	23.01	31.55
66	15.28	24.76	34.03
67	16.63	26.84	36.94
68	18.11	29.23	40.21
69	19.73	31.83	43.77
70	20.87	34.77	47.75
71	21.79	38.09	52.24
72	22.66	40.56	57.36
73	23.57	41.77	62.59
74	24.87	43.63	65.47
75	26.39	46.22	69.36
76	28.81	51.03	76.57
77	31.24	55.77	83.58
78	33.65	61.02	91.55
79	36.11	66.52	99.80
80	39.23	72.26	108.39
81	42.34	78.00	116.99
82	45.46	83.75	125.59
83	48.57	89.49	134.20
84	51.68	95.23	142.81

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Rates on Policies Issued Prior to November 1, 2000
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.10	4.86	6.32
30-34	4.11	6.41	8.33
35-39	5.33	8.30	10.83
40	6.00	9.38	12.20
41	6.28	9.80	12.74
42	6.56	10.24	13.30
43	6.91	10.83	14.08
44	7.30	11.40	14.84
45	7.70	12.01	15.62
46	8.09	12.59	16.41
47	8.56	13.39	17.42
48	8.86	13.90	18.21
49	9.14	14.42	18.99
50	9.41	14.98	19.81
51	9.67	15.52	20.59
52	9.98	16.04	21.38
53	10.35	16.67	22.30
54	10.77	17.34	23.19
55	11.14	18.00	24.13
56	11.59	18.74	25.17
57	12.10	19.60	26.31
58	12.65	20.49	27.53
59	13.26	21.44	28.75
60	13.87	22.48	30.12
61	14.59	23.62	31.65
62	15.44	25.03	33.51
63	16.39	26.54	35.49
64	17.41	28.19	37.64
65	18.54	30.05	40.06
66	19.86	32.16	42.83
67	21.39	34.63	46.07
68	23.10	37.35	49.67
69	24.98	40.34	53.59
70	27.07	43.62	57.94
71	29.39	47.35	62.83
72	32.04	51.64	68.44
73	33.30	57.14	75.44
74	34.66	60.65	80.91
75	36.66	62.77	85.02
76	39.32	66.89	92.48
77	41.96	71.01	99.43
78	44.62	74.76	108.73
79	47.22	79.73	118.07
80	50.93	86.03	127.38
81	54.68	92.30	136.70
82	58.38	98.61	146.01
83	62.11	104.91	155.33
84	65.86	111.19	164.66

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Rates on Policies Issued Prior to November 1, 2000
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.82	4.41	5.86
30-34	3.72	5.76	7.70
35-39	4.81	7.48	9.99
40	5.40	8.45	11.28
41	5.62	8.80	11.75
42	5.88	9.22	12.31
43	6.23	9.75	13.03
44	6.57	10.28	13.74
45	6.90	10.83	14.47
46	7.25	11.35	15.16
47	7.71	12.06	16.11
48	7.96	12.54	16.85
49	8.22	13.04	17.58
50	8.48	13.49	18.31
51	8.72	13.96	19.03
52	8.97	14.42	19.75
53	9.30	15.04	20.61
54	9.66	15.61	21.47
55	10.02	16.22	22.30
56	10.43	16.89	23.27
57	10.89	17.67	24.31
58	11.40	18.51	25.47
59	11.89	19.32	26.59
60	12.45	20.25	27.86
61	13.11	21.30	29.30
62	13.87	22.52	30.96
63	14.74	23.92	32.84
64	15.64	25.42	34.82
65	16.65	27.07	37.05
66	17.84	28.97	39.59
67	19.24	31.20	42.59
68	20.76	33.65	45.94
69	22.48	36.31	49.57
70	24.32	39.29	53.59
71	26.42	42.66	58.11
72	27.52	46.55	63.28
73	28.23	50.53	69.78
74	29.26	51.88	74.82
75	30.56	53.76	78.63
76	32.76	57.56	85.53
77	34.97	61.35	91.94
78	37.18	65.00	97.65
79	39.43	69.31	104.00
80	42.52	74.78	112.18
81	45.62	80.25	120.41
82	48.74	85.71	128.62
83	51.84	91.18	136.82
84	54.96	96.66	145.03

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.19	2.93	3.85
30-34	1.57	3.88	5.06
35-39	2.04	5.04	6.56
40	2.29	5.67	7.41
41	2.41	5.93	7.74
42	2.50	6.18	8.07
43	2.65	6.54	8.54
44	2.79	6.90	9.00
45	2.94	7.26	9.46
46	3.08	7.61	9.96
47	3.28	8.11	10.58
48	3.45	8.49	11.11
49	3.61	8.87	11.63
50	3.78	9.28	12.13
51	3.94	9.66	12.66
52	4.11	10.04	13.17
53	4.31	10.52	13.89
54	4.51	11.03	14.64
55	4.72	11.58	15.48
56	4.97	12.24	16.39
57	5.28	12.97	17.40
58	5.62	13.79	18.48
59	6.00	14.71	19.60
60	6.43	15.71	20.88
61	6.90	16.85	22.31
62	7.43	18.15	24.00
63	7.96	19.47	25.77
64	8.49	20.82	27.68
65	9.09	22.12	29.82
66	9.84	23.64	32.43
67	10.83	25.36	35.63
68	12.02	27.21	39.41
69	13.37	29.15	43.54
70	14.92	31.08	46.64
71	16.66	32.75	49.13
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	82.10
78	32.36	62.97	92.54
79	35.34	69.94	102.99
80	40.39	77.01	113.44
81	44.12	84.12	123.86
82	47.83	91.19	134.30
83	51.55	98.29	144.75
84	55.28	105.36	155.18

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.07	2.63	3.54
30-34	1.42	3.51	4.69
35-39	1.83	4.53	6.07
40	2.06	5.11	6.87
41	2.16	5.36	7.18
42	2.25	5.57	7.49
43	2.38	5.89	7.91
44	2.51	6.22	8.35
45	2.65	6.54	8.79
46	2.78	6.87	9.22
47	2.95	7.30	9.80
48	3.09	7.65	10.28
49	3.25	8.00	10.76
50	3.40	8.35	11.22
51	3.56	8.72	11.72
52	3.70	9.05	12.18
53	3.87	9.46	12.85
54	4.05	9.94	13.55
55	4.25	10.43	14.29
56	4.47	10.99	15.15
57	4.73	11.67	16.10
58	5.05	12.43	17.10
59	5.40	13.26	18.15
60	5.78	14.17	19.32
61	6.20	15.18	20.64
62	6.68	15.99	22.20
63	7.15	16.82	23.84
64	7.63	17.76	25.62
65	8.17	18.86	27.58
66	8.85	20.13	29.99
67	9.73	21.56	32.32
68	10.80	23.08	34.64
69	12.02	24.72	37.09
70	13.41	26.42	39.65
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.93	4.83	6.51
30-34	3.88	6.37	8.56
35-39	5.03	8.26	11.09
40	5.66	9.32	12.51
41	5.93	9.73	13.06
42	6.18	10.15	13.63
43	6.52	10.74	14.43
44	6.88	11.35	15.23
45	7.26	11.93	16.02
46	7.60	12.50	16.82
47	8.10	13.32	17.88
48	8.49	13.98	18.72
49	8.87	14.64	19.55
50	9.25	15.34	20.37
51	9.63	16.02	21.19
52	10.04	16.66	22.03
53	10.52	17.46	23.20
54	11.03	18.23	24.45
55	11.58	19.07	25.83
56	12.18	20.03	27.30
57	12.86	21.15	28.89
58	13.56	22.39	30.51
59	14.28	23.75	32.18
60	15.09	25.24	34.03
61	16.01	26.89	36.08
62	17.10	28.76	38.51
63	18.26	30.71	41.15
64	19.54	32.73	43.96
65	20.95	34.98	47.10
66	22.63	37.65	50.82
67	24.28	40.97	55.29
68	25.48	44.84	60.44
69	26.80	49.09	66.07
70	28.20	52.33	72.40
71	29.67	54.24	79.59
72	31.18	55.76	83.66
73	32.84	57.50	86.27
74	34.69	60.10	90.16
75	37.14	63.58	95.39
76	40.34	69.81	104.73
77	43.53	76.02	114.04
78	46.73	82.20	123.31
79	49.93	89.46	134.21
80	55.81	97.16	145.81
81	60.24	104.89	157.36
82	64.66	112.59	168.96
83	69.09	120.33	180.56
84	73.52	128.05	192.13

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.63	4.34	5.99
30-34	3.47	5.75	7.92
35-39	4.49	7.46	10.25
40	5.08	8.41	11.58
41	5.32	8.80	12.10
42	5.54	9.17	12.64
43	5.88	9.69	13.36
44	6.19	10.22	14.09
45	6.52	10.76	14.81
46	6.85	11.28	15.55
47	7.28	11.99	16.54
48	7.59	12.63	17.31
49	7.95	13.21	18.08
50	8.34	13.82	18.84
51	8.71	14.43	19.63
52	9.03	15.02	20.37
53	9.44	15.72	21.45
54	9.92	16.42	22.60
55	10.41	17.19	23.89
56	10.94	18.04	25.24
57	11.55	19.04	26.70
58	12.18	20.17	28.21
59	12.85	21.41	29.77
60	13.56	22.75	31.44
61	14.38	24.23	33.35
62	15.38	25.93	35.60
63	16.42	27.68	38.05
64	17.54	29.50	40.65
65	18.84	31.51	43.56
66	20.23	33.95	47.01
67	21.22	36.93	51.16
68	22.29	40.39	55.88
69	23.42	42.93	61.11
70	24.55	44.90	66.95
71	25.62	46.43	69.68
72	26.63	47.71	71.60
73	27.74	49.05	73.61
74	29.22	51.32	77.01
75	31.02	54.38	81.60
76	33.87	60.03	90.09
77	36.73	65.53	98.33
78	39.57	71.79	107.72
79	42.45	78.25	117.42
80	48.46	84.99	127.55
81	52.33	91.75	137.67
82	56.17	98.50	147.82
83	60.01	105.25	157.94
84	63.87	112.00	168.07

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.14	6.81	9.10
30-34	5.45	9.00	11.98
35-39	7.08	11.70	15.54
40	7.97	13.17	17.55
41	8.35	13.75	18.33
42	8.72	14.39	19.15
43	9.22	15.21	20.26
44	9.72	16.05	21.36
45	10.22	16.86	22.47
46	10.73	17.73	23.62
47	11.41	18.85	25.10
48	11.82	19.54	26.07
49	12.25	20.21	27.04
50	12.67	20.90	27.98
51	13.10	21.59	28.98
52	13.50	22.28	29.95
53	14.02	23.12	31.12
54	14.57	24.00	32.35
55	15.15	24.94	33.67
56	15.78	25.96	35.10
57	16.46	27.14	36.69
58	17.20	28.36	38.35
59	17.93	29.68	40.08
60	18.78	31.11	42.00
61	19.73	32.71	44.15
62	20.86	34.62	46.70
63	22.07	36.69	49.44
64	23.38	38.89	52.36
65	24.85	41.33	55.64
66	26.57	44.26	59.50
67	28.66	47.71	64.08
68	31.12	51.68	69.33
69	33.83	56.04	75.11
70	35.36	60.90	81.56
71	36.56	66.42	88.85
72	37.81	68.52	97.13
73	39.19	69.54	104.20
74	40.77	71.40	107.04
75	43.13	73.88	110.78
76	46.25	78.72	118.06
77	49.35	83.56	124.96
78	52.41	87.85	131.92
79	55.52	93.68	140.65
80	61.52	101.06	151.76
81	66.03	108.47	162.85
82	70.53	115.85	173.96
83	75.03	123.26	185.09
84	79.54	130.65	196.19

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.73	6.12	8.40
30-34	4.90	8.11	11.11
35-39	6.35	10.52	14.38
40	7.16	11.87	16.23
41	7.49	12.41	16.95
42	7.83	12.97	17.72
43	8.26	13.69	18.75
44	8.73	14.47	19.77
45	9.19	15.21	20.77
46	9.64	15.97	21.83
47	10.24	16.96	23.20
48	10.61	17.57	24.10
49	10.99	18.23	25.01
50	11.39	18.84	25.89
51	11.78	19.48	26.80
52	12.14	20.08	27.69
53	12.60	20.82	28.80
54	13.10	21.61	29.91
55	13.63	22.47	31.13
56	14.18	23.39	32.46
57	14.80	24.43	33.93
58	15.43	25.56	35.45
59	16.13	26.74	37.06
60	16.89	28.01	38.85
61	17.73	29.47	40.84
62	18.76	31.20	43.17
63	19.85	33.05	45.72
64	21.00	35.05	48.43
65	22.32	37.24	51.45
66	23.89	39.87	55.02
67	25.76	43.00	59.27
68	27.96	46.56	64.11
69	29.96	50.49	69.46
70	30.86	54.86	75.41
71	31.65	58.03	82.14
72	32.39	58.73	88.02
73	33.20	59.48	89.18
74	34.46	61.05	91.58
75	35.97	63.24	94.87
76	38.51	67.63	101.56
77	41.12	72.09	108.24
78	43.71	76.57	114.94
79	46.35	81.54	122.38
80	52.42	87.97	132.04
81	56.27	94.42	141.69
82	60.11	100.85	151.36
83	63.92	107.29	161.02
84	67.77	113.72	170.69

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.01	2.49	3.27
30-34	1.34	3.30	4.30
35-39	1.73	4.29	5.58
40	1.95	4.82	6.30
41	2.05	5.04	6.58
42	2.13	5.26	6.86
43	2.25	5.56	7.26
44	2.37	5.87	7.65
45	2.50	6.17	8.05
46	2.62	6.47	8.47
47	2.79	6.90	9.00
48	2.93	7.22	9.45
49	3.07	7.54	9.89
50	3.21	7.89	10.32
51	3.35	8.22	10.77
52	3.50	8.54	11.20
53	3.67	8.95	11.81
54	3.84	9.38	12.45
55	4.01	9.85	13.17
56	4.23	10.41	13.94
57	4.49	11.03	14.80
58	4.78	11.73	15.72
59	5.10	12.51	16.67
60	5.47	13.36	17.76
61	5.87	14.33	18.97
62	6.32	15.44	20.41
63	6.77	16.56	21.92
64	7.22	17.71	23.54
65	7.73	18.81	25.36
66	8.37	20.11	27.58
67	9.21	21.57	30.30
68	10.22	23.14	33.52
69	11.37	24.79	37.03
70	12.69	26.43	39.67
71	14.17	27.85	41.78
72	15.86	29.00	43.51
73	17.03	30.39	45.59
74	18.48	32.56	48.85
75	20.16	35.95	53.93
76	22.59	41.79	62.68
77	24.88	47.69	69.82
78	27.52	53.55	78.70
79	30.06	59.48	87.59
80	34.35	65.49	96.48
81	37.52	71.54	105.34
82	40.68	77.55	114.22
83	43.84	83.59	123.11
84	47.01	89.61	131.98

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.91	2.24	3.01
30-34	1.21	2.99	3.99
35-39	1.56	3.85	5.16
40	1.75	4.35	5.84
41	1.84	4.56	6.11
42	1.91	4.74	6.37
43	2.02	5.01	6.73
44	2.13	5.29	7.10
45	2.25	5.56	7.48
46	2.36	5.84	7.84
47	2.51	6.21	8.33
48	2.63	6.51	8.74
49	2.76	6.80	9.15
50	2.89	7.10	9.54
51	3.03	7.42	9.97
52	3.15	7.70	10.36
53	3.29	8.05	10.93
54	3.44	8.45	11.52
55	3.61	8.87	12.15
56	3.80	9.35	12.88
57	4.02	9.92	13.69
58	4.29	10.57	14.54
59	4.59	11.28	15.44
60	4.92	12.05	16.43
61	5.27	12.91	17.55
62	5.68	13.60	18.88
63	6.08	14.30	20.28
64	6.49	15.10	21.79
65	6.95	16.04	23.46
66	7.53	17.12	25.51
67	8.28	18.34	27.49
68	9.19	19.63	29.46
69	10.22	21.02	31.54
70	11.40	22.47	33.72
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
74	15.25	28.39	42.54
75	16.78	31.71	47.58
76	19.19	36.60	54.92
77	21.53	41.50	62.26
78	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.49	4.11	5.54
30-34	3.30	5.42	7.28
35-39	4.28	7.02	9.43
40	4.81	7.93	10.64
41	5.04	8.28	11.11
42	5.26	8.63	11.59
43	5.55	9.13	12.27
44	5.85	9.65	12.95
45	6.17	10.15	13.62
46	6.46	10.63	14.30
47	6.89	11.33	15.21
48	7.22	11.89	15.92
49	7.54	12.45	16.63
50	7.87	13.05	17.32
51	8.19	13.62	18.02
52	8.54	14.17	18.74
53	8.95	14.85	19.73
54	9.38	15.50	20.79
55	9.85	16.22	21.97
56	10.36	17.03	23.22
57	10.94	17.99	24.57
58	11.53	19.04	25.95
59	12.14	20.20	27.37
60	12.83	21.47	28.94
61	13.62	22.87	30.68
62	14.54	24.46	32.75
63	15.53	26.12	35.00
64	16.62	27.84	37.39
65	17.82	29.75	40.06
66	19.25	32.02	43.22
67	20.65	34.84	47.02
68	21.67	38.13	51.40
69	22.79	41.75	56.19
70	23.98	44.50	61.57
71	25.23	46.13	67.69
72	26.52	47.42	71.15
73	27.93	48.90	73.37
74	29.50	51.11	76.68
75	31.59	54.07	81.13
76	34.31	59.37	89.07
77	37.02	64.65	96.99
78	39.74	69.91	104.87
79	42.46	76.08	114.14
80	47.46	82.63	124.01
81	51.23	89.21	133.83
82	54.99	95.75	143.69
83	58.76	102.34	153.56
84	62.53	108.90	163.40

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.24	3.69	5.09
30-34	2.95	4.89	6.74
35-39	3.82	6.34	8.72
40	4.32	7.15	9.85
41	4.52	7.48	10.29
42	4.71	7.80	10.75
43	5.00	8.24	11.36
44	5.26	8.69	11.98
45	5.55	9.15	12.60
46	5.83	9.59	13.22
47	6.19	10.20	14.07
48	6.46	10.74	14.72
49	6.76	11.23	15.38
50	7.09	11.75	16.02
51	7.41	12.27	16.69
52	7.68	12.77	17.32
53	8.03	13.37	18.24
54	8.44	13.96	19.22
55	8.85	14.62	20.32
56	9.30	15.34	21.47
57	9.82	16.19	22.71
58	10.36	17.15	23.99
59	10.93	18.21	25.32
60	11.53	19.35	26.74
61	12.23	20.61	28.36
62	13.08	22.05	30.28
63	13.96	23.54	32.36
64	14.92	25.09	34.57
65	16.02	26.80	37.05
66	17.20	28.87	39.98
67	18.05	31.41	43.51
68	18.96	34.35	47.52
69	19.92	36.51	51.97
70	20.88	38.19	56.94
71	21.79	39.49	59.26
72	22.65	40.58	60.89
73	23.59	41.72	62.60
74	24.85	43.65	65.49
75	26.38	46.25	69.40
76	28.81	51.05	76.62
77	31.24	55.73	83.63
78	33.65	61.06	91.61
79	36.10	66.55	99.86
80	41.21	72.28	108.48
81	44.50	78.03	117.08
82	47.77	83.77	125.72
83	51.04	89.51	134.32
84	54.32	95.25	142.94

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Rates on Policies Issued On or After November 1, 2000
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.52	5.79	7.74
30-34	4.64	7.65	10.19
35-39	6.02	9.95	13.22
40	6.78	11.20	14.93
41	7.10	11.69	15.59
42	7.42	12.24	16.29
43	7.84	12.94	17.23
44	8.27	13.65	18.17
45	8.69	14.34	19.11
46	9.13	15.08	20.09
47	9.70	16.03	21.35
48	10.05	16.62	22.17
49	10.42	17.19	23.00
50	10.78	17.77	23.80
51	11.14	18.36	24.65
52	11.48	18.95	25.47
53	11.92	19.66	26.47
54	12.39	20.41	27.51
55	12.88	21.21	28.64
56	13.42	22.08	29.85
57	14.00	23.08	31.20
58	14.63	24.12	32.62
59	15.25	25.24	34.09
60	15.97	26.46	35.72
61	16.78	27.82	37.55
62	17.74	29.44	39.72
63	18.77	31.20	42.05
64	19.88	33.07	44.53
65	21.13	35.15	47.32
66	22.60	37.64	50.60
67	24.37	40.58	54.50
68	26.47	43.95	58.96
69	28.77	47.66	63.88
70	30.07	51.79	69.36
71	31.09	56.49	75.56
72	32.16	58.27	82.61
73	33.33	59.14	88.62
74	34.67	60.72	91.03
75	36.68	62.83	94.21
76	39.33	66.95	100.41
77	41.97	71.07	106.27
78	44.57	74.71	112.19
79	47.22	79.67	119.62
80	52.32	85.95	129.07
81	56.16	92.25	138.50
82	59.98	98.53	147.95
83	63.81	104.83	157.41
84	67.65	111.11	166.85

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.17	5.20	7.14
30-34	4.17	6.90	9.45
35-39	5.40	8.95	12.23
40	6.09	10.10	13.80
41	6.37	10.55	14.42
42	6.66	11.03	15.07
43	7.02	11.64	15.95
44	7.42	12.31	16.81
45	7.82	12.94	17.66
46	8.20	13.58	18.57
47	8.71	14.42	19.73
48	9.02	14.94	20.50
49	9.35	15.50	21.27
50	9.69	16.02	22.02
51	10.02	16.57	22.79
52	10.32	17.08	23.55
53	10.72	17.71	24.49
54	11.14	18.38	25.44
55	11.59	19.11	26.48
56	12.06	19.89	27.61
57	12.59	20.78	28.86
58	13.12	21.74	30.15
59	13.72	22.74	31.52
60	14.36	23.82	33.04
61	15.08	25.06	34.73
62	15.95	26.53	36.71
63	16.88	28.11	38.88
64	17.86	29.81	41.19
65	18.98	31.67	43.76
66	20.32	33.91	46.79
67	21.91	36.57	50.41
68	23.78	39.60	54.52
69	25.48	42.94	59.07
70	26.25	46.66	64.13
71	26.92	49.35	69.86
72	27.55	49.95	74.86
73	28.24	50.59	75.84
74	29.31	51.92	77.89
75	30.59	53.78	80.68
76	32.75	57.52	86.37
77	34.97	61.31	92.05
78	37.17	65.12	97.75
79	39.42	69.35	104.08
80	44.58	74.82	112.30
81	47.86	80.30	120.50
82	51.12	85.77	128.73
83	54.36	91.25	136.94
84	57.64	96.72	145.17

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.08	3.18	4.76
30-34	1.43	4.19	6.27
35-39	1.85	5.96	8.26
40	2.09	7.15	9.31
41	2.19	7.49	9.74
42	2.29	7.81	10.12
43	2.42	8.26	10.74
44	2.55	8.68	11.31
45	2.68	9.05	11.90
46	2.82	9.45	12.52
47	2.99	9.84	13.30
48	3.14	10.25	13.93
49	3.27	10.69	14.57
50	3.42	11.16	15.20
51	3.54	11.64	15.81
52	3.69	12.15	16.49
53	3.86	12.66	17.43
54	4.05	13.22	18.40
55	4.22	13.79	19.35
56	4.43	14.37	20.47
57	4.69	14.94	21.74
58	5.00	15.57	23.04
59	5.35	16.23	24.33
60	5.72	17.01	25.50
61	6.12	17.85	26.74
62	6.59	18.73	28.09
63	7.06	19.72	29.54
64	7.56	20.83	31.21
65	8.11	22.13	33.15
66	8.76	23.65	35.44
67	9.58	25.35	38.01
68	10.52	27.22	40.78
69	11.57	29.15	43.69
70	12.75	31.08	46.63
71	14.12	32.74	49.12
72	15.70	34.14	51.15
73	17.73	35.73	53.60
74	19.22	38.28	57.43
75	20.20	42.26	63.39
76	22.39	49.19	73.20
77	24.40	56.07	79.72
78	27.49	62.95	89.85
79	30.59	69.92	99.99
80	33.68	77.02	110.14
81	36.80	84.07	120.28
82	39.90	91.18	130.41
83	42.99	98.24	140.54
84	46.09	105.36	150.68
	ZZ 11D53	ZZ 31D53	ZZ 51D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.98	2.76	4.13
30-34	1.29	3.61	5.43
35-39	1.67	5.08	7.60
40	1.87	6.27	8.61
41	1.96	6.66	8.97
42	2.05	6.94	9.37
43	2.17	7.19	9.91
44	2.29	7.44	10.49
45	2.40	7.73	11.03
46	2.53	8.06	11.56
47	2.68	8.41	12.25
48	2.81	8.76	12.88
49	2.93	9.15	13.48
50	3.06	9.54	14.06
51	3.19	9.96	14.66
52	3.31	10.39	15.22
53	3.46	10.83	16.13
54	3.62	11.30	16.95
55	3.78	11.78	17.68
56	3.98	12.27	18.40
57	4.22	12.77	19.16
58	4.50	13.29	19.92
59	4.80	13.87	20.78
60	5.13	14.53	21.77
61	5.50	15.23	22.84
62	5.92	16.00	23.97
63	6.35	16.82	25.20
64	6.79	17.76	26.63
65	7.29	18.86	28.26
66	7.88	20.14	30.19
67	8.61	21.56	32.32
68	9.45	23.08	34.64
69	10.40	24.72	37.09
70	11.47	26.42	39.64
71	12.70	27.92	41.84
72	14.11	29.19	43.81
73	15.94	30.72	46.04
74	17.27	33.38	50.02
75	18.15	37.27	55.93
76	20.12	43.03	64.57
77	21.92	48.85	73.18
78	24.71	54.63	81.85
79	27.49	60.42	90.68
80	30.28	66.56	99.85
81	33.07	72.68	109.06
82	35.86	78.82	118.25
83	38.64	84.94	127.43
84	41.43	91.06	136.63
	ZZ 21D53	ZZ 41D53	ZZ 61D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.58	5.71	7.62
30-34	4.72	7.53	9.98
35-39	6.15	9.77	12.96
40	6.93	11.06	14.63
41	7.27	11.52	15.30
42	7.57	12.05	15.95
43	8.04	12.74	16.88
44	8.41	13.43	17.79
45	8.90	14.17	18.72
46	9.37	14.81	19.67
47	9.91	15.78	20.90
48	10.44	16.65	21.98
49	10.91	17.51	23.09
50	11.38	18.40	24.18
51	11.83	19.28	25.28
52	12.36	20.19	26.40
53	12.96	21.13	27.92
54	13.65	22.12	29.48
55	14.24	23.09	30.98
56	15.01	24.18	32.73
57	15.79	25.52	34.65
58	16.65	27.01	36.53
59	17.57	28.56	38.49
60	18.55	30.35	40.57
61	19.31	32.31	42.97
62	19.92	34.54	45.82
63	20.57	36.88	48.97
64	21.31	39.30	52.37
65	22.18	41.04	56.17
66	23.19	42.98	60.56
67	24.29	45.19	65.77
68	25.48	47.57	71.30
69	26.80	49.99	74.92
70	28.15	52.31	78.40
71	29.67	54.22	81.25
72	31.18	55.81	83.62
73	32.80	57.48	86.23
74	34.69	60.15	90.24
75	37.14	63.64	95.45
76	40.33	69.86	104.80
77	43.52	76.07	114.11
78	46.73	82.26	123.40
79	49.93	89.53	134.30
80	54.24	97.27	145.88
81	58.56	104.97	157.47
82	62.87	112.71	169.10
83	67.17	120.43	180.64
84	71.47	128.16	192.22
	ZS11D53	ZS31D53	ZS51D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.23	5.19	7.04
30-34	4.27	6.79	9.24
35-39	5.56	8.81	11.98
40	6.24	9.97	13.52
41	6.51	10.40	14.10
42	6.80	10.86	14.77
43	7.22	11.51	15.60
44	7.63	12.14	16.49
45	7.98	12.78	17.36
46	8.39	13.37	18.17
47	8.92	14.21	19.31
48	9.37	15.02	20.36
49	9.79	15.81	21.35
50	10.26	16.62	22.39
51	10.71	17.40	23.42
52	11.13	18.16	24.40
53	11.68	19.03	25.84
54	12.24	19.89	27.27
55	12.80	20.75	28.66
56	13.48	21.77	30.25
57	14.20	22.99	31.99
58	14.95	24.33	33.80
59	15.78	25.79	35.56
60	16.37	27.37	37.52
61	16.85	29.11	39.73
62	17.38	31.09	42.32
63	17.95	32.74	45.28
64	18.60	33.91	48.41
65	19.36	35.29	51.94
66	20.24	36.94	55.38
67	21.22	38.84	58.22
68	22.30	40.86	61.25
69	23.42	42.92	64.34
70	24.54	44.88	67.27
71	25.62	46.47	69.65
72	26.64	47.69	71.56
73	27.72	49.11	73.59
74	29.24	51.30	76.98
75	31.03	54.35	81.55
76	33.88	60.00	90.03
77	36.73	65.58	98.27
78	39.57	71.75	107.65
79	42.46	78.21	117.35
80	46.13	84.97	127.45
81	49.78	91.72	137.56
82	53.45	98.47	147.67
83	57.11	105.22	157.80
84	60.77	111.97	167.92
	ZS21D53	ZS41D53	ZS61D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	5.11	8.01	10.40
30-34	6.76	10.56	13.72
35-39	8.78	13.66	17.82
40	9.88	15.44	20.08
41	10.33	16.13	20.97
42	10.79	16.86	21.90
43	11.38	17.82	23.17
44	12.01	18.77	24.43
45	12.67	19.77	25.72
46	13.31	20.72	27.02
47	14.08	22.04	28.67
48	14.59	22.88	29.97
49	15.05	23.74	31.26
50	15.50	24.65	32.61
51	15.92	25.55	33.89
52	16.44	26.40	35.20
53	17.04	27.44	36.71
54	17.72	28.55	38.18
55	18.34	29.64	39.72
56	19.08	30.84	41.43
57	19.92	32.27	43.32
58	20.83	33.73	45.32
59	21.83	35.29	47.32
60	22.83	37.00	49.59
61	24.02	38.88	52.09
62	25.42	41.20	55.16
63	26.98	43.69	58.42
64	28.66	46.41	61.96
65	30.52	49.46	65.94
66	31.46	52.93	70.50
67	32.24	57.01	75.84
68	33.17	61.49	81.76
69	34.21	64.60	88.21
70	35.36	66.33	95.38
71	36.56	67.58	101.27
72	37.81	68.50	102.65
73	39.16	69.52	104.16
74	40.75	71.31	106.98
75	43.11	73.81	110.72
76	46.23	78.65	117.98
77	49.34	83.50	125.26
78	52.47	87.91	131.88
79	55.52	93.75	140.63
80	59.88	101.16	151.73
81	64.29	108.53	162.83
82	68.65	115.95	173.91
83	73.03	123.35	185.02
84	77.44	130.74	196.13
	ZC11D53	ZC31D53	ZC51D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.65	7.25	9.65
30-34	6.12	9.48	12.67
35-39	7.91	12.31	16.45
40	8.89	13.92	18.56
41	9.25	14.49	19.35
42	9.67	15.18	20.26
43	10.26	16.06	21.45
44	10.82	16.93	22.61
45	11.35	17.82	23.81
46	11.94	18.68	24.96
47	12.68	19.85	26.52
48	13.10	20.65	27.73
49	13.52	21.46	28.94
50	13.96	22.20	30.14
51	14.35	22.99	31.33
52	14.77	23.73	32.51
53	15.32	24.77	33.92
54	15.90	25.69	35.34
55	16.49	26.70	36.71
56	17.16	27.80	38.30
57	17.93	29.09	40.03
58	18.76	30.46	41.93
59	19.57	31.81	43.78
60	20.50	33.33	45.86
61	21.57	35.07	48.23
62	22.83	37.07	50.96
63	24.26	39.37	54.05
64	25.75	41.85	57.32
65	26.92	44.56	61.00
66	27.51	47.68	65.17
67	28.24	51.37	70.11
68	29.07	53.96	75.63
69	29.95	55.55	81.59
70	30.86	57.00	85.45
71	31.67	58.01	86.95
72	32.36	58.70	87.98
73	33.19	59.42	89.14
74	34.41	61.00	91.54
75	35.93	63.21	94.84
76	38.52	67.68	101.56
77	41.12	72.14	108.10
78	43.72	76.43	114.82
79	46.36	81.50	122.28
80	50.00	87.93	131.90
81	53.64	94.36	141.58
82	57.31	100.78	151.23
83	60.95	107.21	160.88
84	64.62	113.65	170.53
	ZC21D53	ZC41D53	ZC61D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.92	2.70	4.05
30-34	1.22	3.56	5.33
35-39	1.57	5.07	7.02
40	1.78	6.08	7.92
41	1.86	6.37	8.28
42	1.95	6.64	8.61
43	2.06	7.02	9.13
44	2.17	7.38	9.62
45	2.28	7.70	10.12
46	2.40	8.04	10.65
47	2.54	8.37	11.31
48	2.67	8.72	11.85
49	2.78	9.09	12.39
50	2.91	9.49	12.93
51	3.01	9.90	13.45
52	3.14	10.33	14.02
53	3.28	10.77	14.82
54	3.44	11.24	15.65
55	3.59	11.73	16.46
56	3.77	12.22	17.41
57	3.99	12.71	18.49
58	4.25	13.24	19.59
59	4.55	13.80	20.69
60	4.86	14.47	21.69
61	5.20	15.18	22.74
62	5.60	15.93	23.89
63	6.00	16.77	25.12
64	6.43	17.72	26.54
65	6.90	18.82	28.19
66	7.45	20.11	30.14
67	8.15	21.56	32.33
68	8.95	23.15	34.68
69	9.84	24.79	37.16
70	10.84	26.43	39.66
71	12.01	27.84	41.77
72	13.35	29.03	43.50
73	15.08	30.39	45.59
74	16.35	32.56	48.84
75	17.18	35.94	53.91
76	19.04	41.83	62.25
77	20.75	47.69	67.80
78	23.38	53.54	76.41
79	26.02	59.46	85.04
80	28.64	65.50	93.67
81	31.30	71.50	102.29
82	33.93	77.55	110.91
83	36.56	83.55	119.52
84	39.20	89.61	128.15
	ZZ 12D53	ZZ 32D53	ZZ 52D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.83	2.35	3.51
30-34	1.10	3.07	4.62
35-39	1.42	4.32	6.46
40	1.59	5.33	7.32
41	1.67	5.66	7.63
42	1.74	5.90	7.97
43	1.85	6.11	8.43
44	1.95	6.33	8.92
45	2.04	6.57	9.38
46	2.15	6.85	9.83
47	2.28	7.15	10.42
48	2.39	7.45	10.95
49	2.49	7.78	11.46
50	2.60	8.11	11.96
51	2.71	8.47	12.47
52	2.82	8.84	12.94
53	2.94	9.21	13.72
54	3.08	9.61	14.42
55	3.21	10.02	15.04
56	3.38	10.44	15.65
57	3.59	10.86	16.29
58	3.83	11.30	16.94
59	4.08	11.80	17.67
60	4.36	12.36	18.51
61	4.68	12.95	19.42
62	5.03	13.61	20.39
63	5.40	14.30	21.43
64	5.77	15.10	22.65
65	6.20	16.04	24.03
66	6.70	17.13	25.68
67	7.32	18.34	27.49
68	8.04	19.63	29.46
69	8.84	21.02	31.54
70	9.75	22.47	33.71
71	10.80	23.75	35.58
72	12.00	24.83	37.26
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	47.57
76	17.11	36.60	54.91
77	18.64	41.55	62.24
78	21.02	46.46	69.61
79	23.38	51.39	77.12
80	25.75	56.61	84.92
81	28.12	61.81	92.75
82	30.50	67.03	100.57
83	32.86	72.24	108.38
84	35.23	77.44	116.20
	ZZ 22D53	ZZ 42D53	ZZ 62D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.04	4.86	6.48
30-34	4.01	6.40	8.49
35-39	5.23	8.31	11.02
40	5.89	9.41	12.44
41	6.18	9.80	13.01
42	6.44	10.25	13.56
43	6.84	10.83	14.36
44	7.15	11.42	15.13
45	7.57	12.05	15.92
46	7.97	12.60	16.73
47	8.43	13.42	17.77
48	8.88	14.16	18.69
49	9.28	14.89	19.64
50	9.68	15.65	20.56
51	10.06	16.40	21.50
52	10.51	17.17	22.45
53	11.02	17.97	23.75
54	11.61	18.81	25.07
55	12.11	19.64	26.35
56	12.77	20.56	27.84
57	13.43	21.70	29.47
58	14.16	22.97	31.07
59	14.94	24.29	32.73
60	15.78	25.81	34.50
61	16.42	27.48	36.54
62	16.94	29.38	38.97
63	17.49	31.37	41.65
64	18.12	33.42	44.54
65	18.86	34.90	47.77
66	19.72	36.55	51.50
67	20.66	38.43	55.94
68	21.67	40.46	60.64
69	22.79	42.51	63.72
70	23.94	44.49	66.68
71	25.23	46.11	69.10
72	26.52	47.46	71.12
73	27.90	48.88	73.34
74	29.50	51.16	76.75
75	31.59	54.12	81.18
76	34.30	59.41	89.13
77	37.01	64.70	97.05
78	39.74	69.96	104.95
79	42.46	76.14	114.22
80	46.13	82.72	124.07
81	49.80	89.27	133.92
82	53.47	95.86	143.81
83	57.13	102.42	153.63
84	60.78	109.00	163.48
	ZS12D53	ZS32D53	ZS52D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.75	4.41	5.99
30-34	3.63	5.77	7.86
35-39	4.73	7.49	10.19
40	5.31	8.48	11.50
41	5.54	8.84	11.99
42	5.78	9.24	12.56
43	6.14	9.79	13.27
44	6.49	10.32	14.02
45	6.79	10.87	14.76
46	7.14	11.37	15.45
47	7.59	12.09	16.42
48	7.97	12.77	17.32
49	8.33	13.45	18.16
50	8.73	14.13	19.04
51	9.11	14.80	19.92
52	9.47	15.44	20.75
53	9.93	16.18	21.98
54	10.41	16.92	23.19
55	10.89	17.65	24.37
56	11.46	18.51	25.73
57	12.08	19.55	27.21
58	12.71	20.69	28.75
59	13.42	21.93	30.24
60	13.92	23.28	31.91
61	14.33	24.76	33.79
62	14.78	26.44	35.99
63	15.27	27.84	38.51
64	15.82	28.84	41.17
65	16.47	30.01	44.17
66	17.21	31.42	47.10
67	18.05	33.03	49.51
68	18.97	34.75	52.09
69	19.92	36.50	54.72
70	20.87	38.17	57.21
71	21.79	39.52	59.24
72	22.66	40.56	60.86
73	23.57	41.77	62.59
74	24.87	43.63	65.47
75	26.39	46.22	69.36
76	28.81	51.03	76.57
77	31.24	55.77	83.58
78	33.65	61.02	91.55
79	36.11	66.52	99.80
80	39.23	72.26	108.39
81	42.34	78.00	116.99
82	45.46	83.75	125.59
83	48.57	89.49	134.20
84	51.68	95.23	142.81
	ZS22D53	ZS42D53	ZS62D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.35	6.81	8.84
30-34	5.75	8.98	11.67
35-39	7.47	11.62	15.16
40	8.40	13.13	17.08
41	8.79	13.72	17.83
42	9.18	14.34	18.63
43	9.68	15.16	19.71
44	10.21	15.96	20.78
45	10.78	16.81	21.87
46	11.32	17.62	22.98
47	11.97	18.74	24.38
48	12.41	19.46	25.49
49	12.80	20.19	26.59
50	13.18	20.96	27.73
51	13.54	21.73	28.82
52	13.98	22.45	29.94
53	14.49	23.34	31.22
54	15.07	24.28	32.47
55	15.60	25.21	33.78
56	16.23	26.23	35.23
57	16.94	27.44	36.84
58	17.72	28.69	38.54
59	18.57	30.01	40.24
60	19.42	31.47	42.17
61	20.43	33.07	44.30
62	21.62	35.04	46.91
63	22.95	37.16	49.68
64	24.37	39.47	52.69
65	25.96	42.06	56.08
66	26.76	45.02	59.96
67	27.42	48.49	64.50
68	28.21	52.30	69.53
69	29.09	54.94	75.02
70	30.07	56.41	81.12
71	31.09	57.47	86.13
72	32.16	58.26	87.30
73	33.30	59.12	88.58
74	34.66	60.65	90.98
75	36.66	62.77	94.16
76	39.32	66.89	100.34
77	41.96	71.01	106.53
78	44.62	74.76	112.16
79	47.22	79.73	119.60
80	50.93	86.03	129.04
81	54.68	92.30	138.48
82	58.38	98.61	147.90
83	62.11	104.91	157.35
84	65.86	111.19	166.80
	ZC12D53	ZC32D53	ZC52D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.95	6.17	8.21
30-34	5.20	8.06	10.78
35-39	6.73	10.47	13.99
40	7.56	11.84	15.78
41	7.87	12.32	16.46
42	8.22	12.91	17.23
43	8.73	13.66	18.24
44	9.20	14.40	19.23
45	9.65	15.16	20.25
46	10.15	15.89	21.23
47	10.78	16.88	22.55
48	11.14	17.56	23.58
49	11.50	18.25	24.61
50	11.87	18.88	25.63
51	12.20	19.55	26.65
52	12.56	20.18	27.65
53	13.03	21.07	28.85
54	13.52	21.85	30.06
55	14.02	22.71	31.22
56	14.59	23.64	32.57
57	15.25	24.74	34.04
58	15.95	25.91	35.66
59	16.64	27.05	37.23
60	17.43	28.35	39.00
61	18.34	29.83	41.02
62	19.42	31.53	43.34
63	20.63	33.48	45.97
64	21.90	35.59	48.75
65	22.89	37.90	51.88
66	23.40	40.55	55.42
67	24.02	43.69	59.63
68	24.72	45.89	64.32
69	25.47	47.24	69.39
70	26.25	48.48	72.67
71	26.93	49.34	73.95
72	27.52	49.92	74.82
73	28.23	50.53	75.81
74	29.26	51.88	77.85
75	30.56	53.76	80.66
76	32.76	57.56	86.37
77	34.97	61.35	91.94
78	37.18	65.00	97.65
79	39.43	69.31	104.00
80	42.52	74.78	112.18
81	45.62	80.25	120.41
82	48.74	85.71	128.62
83	51.84	91.18	136.82
84	54.96	96.66	145.03
	ZC22D53	ZC42D53	ZC62D53

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D53 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.19	3.17	4.77
30-34	1.57	4.20	6.29
35-39	2.04	5.96	8.94
40	2.29	7.36	10.37
41	2.41	7.81	10.84
42	2.50	8.16	11.30
43	2.65	8.43	11.96
44	2.79	8.73	12.60
45	2.94	9.07	13.24
46	3.08	9.45	13.94
47	3.28	9.85	14.75
48	3.45	10.26	15.38
49	3.61	10.71	16.04
50	3.78	11.17	16.73
51	3.94	11.66	17.47
52	4.11	12.15	18.22
53	4.31	12.68	19.01
54	4.51	13.23	19.82
55	4.72	13.81	20.69
56	4.97	14.37	21.56
57	5.28	14.96	22.42
58	5.62	15.58	23.35
59	6.00	16.25	24.36
60	6.43	17.03	25.53
61	6.90	17.86	26.78
62	7.43	18.75	28.11
63	7.96	19.75	29.58
64	8.49	20.82	31.24
65	9.09	22.12	33.19
66	9.84	23.64	35.48
67	10.83	25.36	38.05
68	12.02	27.21	40.83
69	13.37	29.15	43.74
70	14.92	31.08	46.64
71	16.66	32.75	49.13
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	84.10
78	32.36	62.97	94.44
79	35.34	69.94	104.89
80	40.39	77.01	115.54
81	44.12	84.12	126.15
82	47.83	91.19	136.79
83	51.55	98.29	147.42
84	55.28	105.36	158.06
	ZZ 11D54	ZZ 31D54	ZZ 51D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.07	2.71	4.09
30-34	1.42	3.62	5.43
35-39	1.83	5.08	7.62
40	2.06	6.28	9.40
41	2.16	6.67	9.99
42	2.25	6.96	10.42
43	2.38	7.20	10.79
44	2.51	7.44	11.14
45	2.65	7.73	11.60
46	2.78	8.07	12.08
47	2.95	8.41	12.62
48	3.09	8.76	13.15
49	3.25	9.16	13.72
50	3.40	9.54	14.31
51	3.56	9.96	14.94
52	3.70	10.39	15.58
53	3.87	10.85	16.25
54	4.05	11.30	16.95
55	4.25	11.79	17.69
56	4.47	12.29	18.42
57	4.73	12.79	19.17
58	5.05	13.30	19.95
59	5.40	13.89	20.80
60	5.78	14.54	21.79
61	6.20	15.26	22.85
62	6.68	15.99	23.99
63	7.15	16.82	25.23
64	7.63	17.76	26.65
65	8.17	18.86	28.30
66	8.85	20.13	30.22
67	9.73	21.56	32.32
68	10.80	23.08	34.64
69	12.02	24.72	37.09
70	13.41	26.42	39.65
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68
	ZZ 21D54	ZZ 41D54	ZZ 61D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.10	6.76	9.11
30-34	5.43	8.92	11.98
35-39	7.04	11.56	15.53
40	7.92	13.05	17.51
41	8.30	13.62	18.28
42	8.65	14.21	19.08
43	9.13	15.04	20.20
44	9.63	15.89	21.32
45	10.16	16.70	22.43
46	10.64	17.50	23.55
47	11.34	18.65	25.03
48	11.89	19.57	26.21
49	12.42	20.50	27.37
50	12.95	21.48	28.52
51	13.48	22.43	29.67
52	14.06	23.32	30.84
53	14.73	24.44	32.48
54	15.44	25.52	34.23
55	16.21	26.70	36.16
56	16.90	28.04	38.22
57	17.33	29.61	40.45
58	17.76	31.35	42.71
59	18.23	33.25	45.05
60	18.76	34.81	47.64
61	19.33	35.83	50.51
62	19.94	36.92	53.91
63	20.59	38.10	57.11
64	21.33	39.48	59.19
65	22.20	41.10	61.59
66	23.21	43.02	64.48
67	24.28	45.26	67.82
68	25.48	47.63	71.40
69	26.80	50.07	75.02
70	28.20	52.33	78.52
71	29.67	54.24	81.38
72	31.18	55.76	83.66
73	32.84	57.50	86.27
74	34.69	60.10	90.16
75	37.14	63.58	95.39
76	40.34	69.81	104.73
77	43.53	76.02	114.04
78	46.73	82.20	123.31
79	49.93	89.46	134.21
80	55.81	97.16	145.81
81	60.24	104.89	157.36
82	64.66	112.59	168.96
83	69.09	120.33	180.56
84	73.52	128.05	192.13
	ZS11D54	ZS31D54	ZS51D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.68	6.08	8.39
30-34	4.86	8.05	11.09
35-39	6.29	10.44	14.35
40	7.11	11.77	16.21
41	7.45	12.32	16.94
42	7.76	12.84	17.70
43	8.23	13.57	18.70
44	8.67	14.31	19.73
45	9.13	15.06	20.73
46	9.59	15.79	21.77
47	10.19	16.79	23.16
48	10.63	17.68	24.23
49	11.13	18.49	25.31
50	11.68	19.35	26.38
51	12.19	20.20	27.48
52	12.64	21.03	28.52
53	13.22	22.01	30.03
54	13.89	22.99	31.64
55	14.40	24.07	33.45
56	14.78	25.26	35.34
57	15.13	26.66	37.38
58	15.51	28.24	39.49
59	15.92	29.18	41.68
60	16.39	29.96	44.02
61	16.88	30.84	46.23
62	17.39	31.76	47.62
63	17.96	32.78	49.14
64	18.62	33.96	50.90
65	19.37	35.34	52.97
66	20.23	36.99	55.45
67	21.22	38.89	58.31
68	22.29	40.92	61.34
69	23.42	42.93	64.43
70	24.55	44.90	67.38
71	25.62	46.43	69.68
72	26.63	47.71	71.60
73	27.74	49.05	73.61
74	29.22	51.32	77.01
75	31.02	54.38	81.60
76	33.87	60.03	90.09
77	36.73	65.53	98.33
78	39.57	71.79	107.72
79	42.45	78.25	117.42
80	48.46	84.99	127.55
81	52.33	91.75	137.67
82	56.17	98.50	147.82
83	60.01	105.25	157.94
84	63.87	112.00	168.07
	ZS21D54	ZS41D54	ZS61D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	5.80	9.53	12.74
30-34	7.63	12.60	16.77
35-39	9.91	16.38	21.76
40	11.16	18.44	24.57
41	11.69	19.25	25.66
42	12.21	20.15	26.81
43	12.91	21.29	28.36
44	13.61	22.47	29.90
45	14.31	23.60	31.46
46	15.02	24.82	33.07
47	15.97	26.39	35.14
48	16.55	27.36	36.50
49	17.15	28.29	37.86
50	17.74	29.26	39.17
51	18.34	30.23	40.57
52	18.90	31.19	41.93
53	19.63	32.37	43.57
54	20.40	33.60	45.29
55	21.21	34.92	47.14
56	22.09	36.34	49.14
57	23.04	38.00	51.37
58	24.08	39.70	53.69
59	25.10	41.55	56.11
60	26.29	43.55	58.80
61	27.62	45.79	61.81
62	29.20	48.47	65.38
63	29.96	51.37	69.22
64	30.33	54.45	73.30
65	30.82	57.86	77.90
66	31.50	59.23	83.30
67	32.29	60.92	89.71
68	33.20	62.81	94.13
69	34.25	64.69	96.96
70	35.36	66.42	99.55
71	36.56	67.68	101.41
72	37.81	68.52	102.81
73	39.19	69.54	104.20
74	40.77	71.40	107.04
75	43.13	73.88	110.78
76	46.25	78.72	118.06
77	49.35	83.56	124.96
78	52.41	87.85	131.92
79	55.52	93.68	140.65
80	61.52	101.06	151.76
81	66.03	108.47	162.85
82	70.53	115.85	173.96
83	75.03	123.26	185.09
84	79.54	130.65	196.19
	ZC11D54	ZC31D54	ZC51D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	5.22	8.57	11.76
30-34	6.86	11.35	15.55
35-39	8.89	14.73	20.13
40	10.02	16.62	22.72
41	10.49	17.37	23.73
42	10.96	18.16	24.81
43	11.56	19.17	26.25
44	12.22	20.26	27.68
45	12.87	21.29	29.08
46	13.50	22.36	30.56
47	14.34	23.74	32.48
48	14.85	24.60	33.74
49	15.39	25.52	35.01
50	15.95	26.38	36.25
51	16.49	27.27	37.52
52	17.00	28.11	38.77
53	17.64	29.15	40.32
54	18.34	30.25	41.87
55	19.08	31.46	43.58
56	19.85	32.75	45.44
57	20.72	34.20	47.50
58	21.60	35.78	49.63
59	22.58	37.44	51.88
60	23.65	39.21	54.39
61	24.82	41.26	57.18
62	25.98	43.68	60.44
63	26.18	46.27	64.01
64	26.51	49.07	67.80
65	26.94	49.84	72.03
66	27.54	50.98	76.43
67	28.28	52.43	78.60
68	29.12	54.03	80.98
69	29.96	55.63	83.39
70	30.86	57.09	85.57
71	31.65	58.03	87.09
72	32.39	58.73	88.02
73	33.20	59.48	89.18
74	34.46	61.05	91.58
75	35.97	63.24	94.87
76	38.51	67.63	101.56
77	41.12	72.09	108.24
78	43.71	76.57	114.94
79	46.35	81.54	122.38
80	52.42	87.97	132.04
81	56.27	94.42	141.69
82	60.11	100.85	151.36
83	63.92	107.29	161.02
84	67.77	113.72	170.69
	ZC21D54	ZC41D54	ZC61D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.01	2.70	4.06
30-34	1.34	3.57	5.35
35-39	1.73	5.07	7.60
40	1.95	6.26	8.82
41	2.05	6.64	9.22
42	2.13	6.94	9.61
43	2.25	7.17	10.17
44	2.37	7.42	10.72
45	2.50	7.71	11.26
46	2.62	8.04	11.86
47	2.79	8.38	12.54
48	2.93	8.73	13.08
49	3.07	9.11	13.64
50	3.21	9.50	14.23
51	3.35	9.92	14.86
52	3.50	10.33	15.50
53	3.67	10.78	16.17
54	3.84	11.25	16.86
55	4.01	11.74	17.60
56	4.23	12.22	18.34
57	4.49	12.72	19.07
58	4.78	13.25	19.86
59	5.10	13.82	20.72
60	5.47	14.48	21.71
61	5.87	15.19	22.78
62	6.32	15.95	23.91
63	6.77	16.80	25.16
64	7.22	17.71	26.57
65	7.73	18.81	28.23
66	8.37	20.11	30.17
67	9.21	21.57	32.36
68	10.22	23.14	34.72
69	11.37	24.79	37.20
70	12.69	26.43	39.67
71	14.17	27.85	41.78
72	15.86	29.00	43.51
73	17.03	30.39	45.59
74	18.48	32.56	48.85
75	20.16	35.95	53.93
76	22.59	41.79	62.68
77	24.88	47.69	71.52
78	27.52	53.55	80.32
79	30.06	59.48	89.21
80	34.35	65.49	98.26
81	37.52	71.54	107.29
82	40.68	77.55	116.34
83	43.84	83.59	125.38
84	47.01	89.61	134.42
	ZZ 12D54	ZZ 32D54	ZZ 52D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.91	2.30	3.48
30-34	1.21	3.08	4.62
35-39	1.56	4.32	6.48
40	1.75	5.34	7.99
41	1.84	5.67	8.50
42	1.91	5.92	8.86
43	2.02	6.12	9.18
44	2.13	6.33	9.47
45	2.25	6.57	9.87
46	2.36	6.86	10.27
47	2.51	7.15	10.73
48	2.63	7.45	11.18
49	2.76	7.79	11.67
50	2.89	8.11	12.17
51	3.03	8.47	12.71
52	3.15	8.84	13.25
53	3.29	9.23	13.82
54	3.44	9.61	14.42
55	3.61	10.03	15.04
56	3.80	10.45	15.67
57	4.02	10.88	16.30
58	4.29	11.31	16.97
59	4.59	11.81	17.69
60	4.92	12.37	18.53
61	5.27	12.98	19.43
62	5.68	13.60	20.40
63	6.08	14.30	21.46
64	6.49	15.10	22.66
65	6.95	16.04	24.07
66	7.53	17.12	25.70
67	8.28	18.34	27.49
68	9.19	19.63	29.46
69	10.22	21.02	31.54
70	11.40	22.47	33.72
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
74	15.25	28.39	42.54
75	16.78	31.71	47.58
76	19.19	36.60	54.92
77	21.53	41.50	62.26
78	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24
	ZZ 22D54	ZZ 42D54	ZZ 62D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.49	5.75	7.75
30-34	4.62	7.59	10.19
35-39	5.99	9.83	13.21
40	6.74	11.10	14.89
41	7.06	11.58	15.55
42	7.36	12.09	16.23
43	7.76	12.79	17.18
44	8.19	13.51	18.13
45	8.64	14.20	19.08
46	9.05	14.88	20.03
47	9.64	15.86	21.29
48	10.11	16.64	22.29
49	10.56	17.43	23.28
50	11.01	18.27	24.26
51	11.46	19.08	25.23
52	11.96	19.83	26.23
53	12.53	20.79	27.62
54	13.13	21.70	29.11
55	13.79	22.71	30.75
56	14.37	23.85	32.50
57	14.74	25.18	34.40
58	15.10	26.66	36.32
59	15.50	28.28	38.31
60	15.95	29.60	40.52
61	16.44	30.47	42.96
62	16.96	31.40	45.85
63	17.51	32.40	48.57
64	18.14	33.58	50.34
65	18.88	34.95	52.38
66	19.74	36.59	54.84
67	20.65	38.49	57.68
68	21.67	40.51	60.72
69	22.79	42.58	63.80
70	23.98	44.50	66.78
71	25.23	46.13	69.21
72	26.52	47.42	71.15
73	27.93	48.90	73.37
74	29.50	51.11	76.68
75	31.59	54.07	81.13
76	34.31	59.37	89.07
77	37.02	64.65	96.99
78	39.74	69.91	104.87
79	42.46	76.08	114.14
80	47.46	82.63	124.01
81	51.23	89.21	133.83
82	54.99	95.75	143.69
83	58.76	102.34	153.56
84	62.53	108.90	163.40
	ZS12D54	ZS32D54	ZS52D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.13	5.17	7.14
30-34	4.13	6.85	9.43
35-39	5.35	8.88	12.20
40	6.05	10.01	13.79
41	6.34	10.48	14.41
42	6.60	10.92	15.05
43	7.00	11.54	15.90
44	7.37	12.17	16.78
45	7.76	12.81	17.63
46	8.16	13.43	18.51
47	8.67	14.28	19.70
48	9.04	15.04	20.61
49	9.47	15.73	21.53
50	9.93	16.46	22.44
51	10.37	17.18	23.37
52	10.75	17.89	24.26
53	11.24	18.72	25.54
54	11.81	19.55	26.91
55	12.25	20.47	28.45
56	12.57	21.48	30.06
57	12.87	22.67	31.79
58	13.19	24.02	33.58
59	13.54	24.82	35.45
60	13.94	25.48	37.44
61	14.36	26.23	39.32
62	14.79	27.01	40.50
63	15.27	27.88	41.79
64	15.84	28.88	43.29
65	16.47	30.06	45.05
66	17.20	31.46	47.16
67	18.05	33.07	49.59
68	18.96	34.80	52.17
69	19.92	36.51	54.80
70	20.88	38.19	57.30
71	21.79	39.49	59.26
72	22.65	40.58	60.89
73	23.59	41.72	62.60
74	24.85	43.65	65.49
75	26.38	46.25	69.40
76	28.81	51.05	76.62
77	31.24	55.73	83.63
78	33.65	61.06	91.61
79	36.10	66.55	99.86
80	41.21	72.28	108.48
81	44.50	78.03	117.08
82	47.77	83.77	125.72
83	51.04	89.51	134.32
84	54.32	95.25	142.94
	ZS22D54	ZS42D54	ZS62D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.93	8.10	10.83
30-34	6.49	10.72	14.26
35-39	8.43	13.93	18.51
40	9.49	15.68	20.90
41	9.94	16.37	21.82
42	10.38	17.14	22.80
43	10.98	18.11	24.12
44	11.57	19.11	25.43
45	12.17	20.07	26.76
46	12.77	21.11	28.12
47	13.58	22.44	29.89
48	14.08	23.27	31.04
49	14.59	24.06	32.20
50	15.09	24.88	33.31
51	15.60	25.71	34.50
52	16.07	26.53	35.66
53	16.69	27.53	37.05
54	17.35	28.58	38.52
55	18.04	29.70	40.09
56	18.79	30.91	41.79
57	19.59	32.32	43.69
58	20.48	33.76	45.66
59	21.35	35.34	47.72
60	22.36	37.04	50.01
61	23.49	38.94	52.57
62	24.83	41.22	55.60
63	25.48	43.69	58.87
64	25.79	46.31	62.34
65	26.21	49.21	66.25
66	26.79	50.37	70.84
67	27.46	51.81	76.30
68	28.24	53.42	80.05
69	29.13	55.02	82.46
70	30.07	56.49	84.66
71	31.09	57.56	86.25
72	32.16	58.27	87.44
73	33.33	59.14	88.62
74	34.67	60.72	91.03
75	36.68	62.83	94.21
76	39.33	66.95	100.41
77	41.97	71.07	106.27
78	44.57	74.71	112.19
79	47.22	79.67	119.62
80	52.32	85.95	129.07
81	56.16	92.25	138.50
82	59.98	98.53	147.95
83	63.81	104.83	157.41
84	67.65	111.11	166.85
	ZC12D54	ZC32D54	ZC52D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.44	7.29	10.00
30-34	5.83	9.65	13.22
35-39	7.56	12.53	17.12
40	8.52	14.13	19.32
41	8.92	14.77	20.18
42	9.32	15.44	21.10
43	9.83	16.30	22.32
44	10.39	17.23	23.54
45	10.95	18.11	24.73
46	11.48	19.02	25.99
47	12.20	20.19	27.62
48	12.63	20.92	28.69
49	13.09	21.70	29.77
50	13.56	22.44	30.83
51	14.02	23.19	31.91
52	14.46	23.91	32.97
53	15.00	24.79	34.29
54	15.60	25.73	35.61
55	16.23	26.76	37.06
56	16.88	27.85	38.65
57	17.62	29.09	40.40
58	18.37	30.43	42.21
59	19.20	31.84	44.12
60	20.11	33.35	46.26
61	21.11	35.09	48.63
62	22.10	37.15	51.40
63	22.27	39.35	54.44
64	22.55	41.73	57.66
65	22.91	42.39	61.26
66	23.42	43.36	65.00
67	24.05	44.59	66.85
68	24.77	45.95	68.87
69	25.48	47.31	70.92
70	26.25	48.55	72.77
71	26.92	49.35	74.07
72	27.55	49.95	74.86
73	28.24	50.59	75.84
74	29.31	51.92	77.89
75	30.59	53.78	80.68
76	32.75	57.52	86.37
77	34.97	61.31	92.05
78	37.17	65.12	97.75
79	39.42	69.35	104.08
80	44.58	74.82	112.30
81	47.86	80.30	120.50
82	51.12	85.77	128.73
83	54.36	91.25	136.94
84	57.64	96.72	145.17
	ZC22D54	ZC42D54	ZC62D54

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D54 - Pennsylvania

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2018 PA LTCI 97045 SERIES/		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	2018 NAIC Transmittal - PA LTC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	This is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Pennsylvania - Actuarial Memorandum and Certification.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	No advertisements are included.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	No third party was involved in preparing this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	No insert pages included.
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2018 PA LTCI 97045 SERIES/		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	This is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	
Attachment(s):	Exhibit I Reserve Sample.xls
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actual and Projected Experience
Comments:	
Attachment(s):	Actual & Projected Nationwide Experience.pdf Actual & Projected Nationwide Experience - New Rate Class.pdf Actual & Projected Nationwide Experience - Original Rate Class.pdf Actual & Projected Pennsylvania Experience.pdf Actual & Projected Pennsylvania Experience - Policies Issued On or After 11-1-2000.pdf Actual & Projected Pennsylvania Experience - Policies Issued Prior to 11-1-2000.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actual to Expected Experience
Comments:	

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2018 PA LTCI 97045 SERIES/		

Attachment(s):	Nationwide Actual to Expected - PA.pdf Actual to Expected - PA.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Distribution of Business
Comments:	
Attachment(s):	PA- Dist of Bus Exhibit.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Comparision of Proposed and Current Rates
Comments:	
Attachment(s):	Rate Table Comparison - D53 to D32.pdf Rate Table Comparison - D54 to D33.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Rate Increase History by State
Comments:	
Attachment(s):	97045 In-force Rate Increase History.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Loss Ratio Demonstration
Comments:	
Attachment(s):	Loss Ratio Demonstration.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Policyholder Notification Letter
Comments:	
Attachment(s):	97045 6th Round PA Customer Letter.pdf LTC Customer Q & A - Anniversary.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	STLH-131637330	State Tracking #:	STLH-131637330	Company Tracking #:	2018 PA LTCI 97045 SERIES
<hr/>					
State:	Pennsylvania			Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long Term Care Insurance				
Project Name/Number:	2018 PA LTCI 97045 SERIES/				

Attachment Exhibit I Reserve Sample.xls is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001	Illinois	Accident & Health	176	25178	37-0533100	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Jeff Mueller One State Farm Plaza, B-1 Bloomington, IL 61710	309-735-2224	309-766-1827	Jeff.mueller.rthv@statefarm.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	2018 PA LTCI 97045 Series
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between;"> <div style="width: 40%;">Group</div> <div style="width: 55%;"> <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div> </div>
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9.	Type of Insurance (TOI)	LTC03I Individual Long Term Care
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10.	Sub-Type of Insurance (Sub-TOI)	LTC03I.001 Qualified
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11.	Submitted Documents	<div> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other </div> <div> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate </div> <div> <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ </div> <div> SUPPORTING DOCUMENTATION <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____ </div> <div style="width: 45%;"> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input checked="" type="checkbox"/> Certifications </div> </div> </div>
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12.	Filing Submission Date	09/05/2018
13.	Filing Fee (If required)	Amount _____ Check Date _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	Illinois has approved three rounds of maximum 40% increases each and a fourth round with a maximum 46% phased increase.
15.	Filing Description:	
	State Farm Mutual Automobile Insurance Company – NAIC 176-25178 Inforce Rate Increase Individual Long Term Care Insurance Policy Form 97045PA.1 Rider Forms 99504, 99505	

16.	Certification (If required)
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u> .	
Print Name <u>Jeff Mueller</u> Title <u>Associate Actuary</u>	
Signature  Date: <u>09/05/2018</u>	

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number		2018 PA LTCI 97045 Series		
This filing corresponds to form filing company tracking number		N/A		
Overall percentage rate indication (when applicable)		270.5%		
Overall percentage rate impact for this filing		30.2%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Individual Long Term Care Policy and Riders	97045PA.1, 99504, 99505	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +30.2% - ____% <input type="checkbox"/> Other _____	
	Rate Filing			
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

LH RFA-1

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
BLOOMINGTON, ILLINOIS 61710
ACTUARIAL MEMORANDUM – RATE INCREASE**

**STATE FARM TAX QUALIFIED LONG TERM CARE INSURANCE POLICY FORM 97045PA.1
SIMPLE AUTOMATIC INCREASE BENEFIT RIDER FORM 99504
COMPOUND AUTOMATIC INCREASE BENEFIT RIDER FORM 99505**

I. PURPOSE

The purpose of this memorandum is to request a rate increase and demonstrate compliance with loss ratio standards. This memorandum is not intended for any other purpose.

II. GENERAL INFORMATION

- A. Issuer Name: State Farm Mutual Automobile Insurance Company
- B. Form Numbers: 97045PA.1, 99504, 99505
- C. Type of Policy: Comprehensive, Individual Tax Qualified Long Term Care Insurance
- D. Renewability: Guaranteed Renewable
- E. Marketing Method: Sold through a captive agency force but are no longer marketed
- F. Domicile Approval: This filing has not been submitted to Illinois, our state of domicile
- G. Issue Ages: ages 18 through 84
- H. Average Issue Age of inforce policies: 54
- I. Insurance Company Representative: Jeff Mueller
One State Farm Plaza, B-1
Bloomington, IL 61710
(309) 735-2224

III. APPLICABILITY

This filing is applicable to all in-force policies and associated riders issued in Pennsylvania on the above referenced forms. These forms were marketed in Pennsylvania between January 1, 1998 and August 31, 2001. These forms are no longer marketed in any state. As of December 31, 2017, there were 1,145 policies in force on these forms in Pennsylvania and 38,721 nationwide. These new rates will apply on the policyholder's next anniversary. The new rates will be implemented on May 1, 2019, or as soon as possible thereafter.

IV. DESCRIPTION OF POLICY DESIGN AND COVERAGE

- A. Form 97045PA.1: This form provides comprehensive Long Term Care Insurance coverage. After meeting an elimination period, benefits are paid on an expenses incurred basis. Covered expenses include: Home and Adult Day Care, Long Term Care Facility, Alternate Care Facility, Caregiver Training, Bed Reservation, Respite Care, and Medical Help System. Benefits may also be payable for other services, devices or types of care if they are part of an alternate plan of care which is agreed to by the insured, the insured's doctor, and State Farm. Premiums are waived while receiving care in a facility after the specified waiting period.
- B. Optional Simple Automatic Increase Benefit Rider Form 99504: Provides inflation protection by giving 5% simple automatic benefit increase for each policy year.
- C. Optional Compound Automatic Increase Benefit Rider Form 99505: Provides compound automatic benefit increases of 5% for each policy year.

V. REASON FOR RATE INCREASE

A rate increase is necessary due to significantly higher anticipated and lifetime loss ratios than expected. The higher loss ratios are primarily a result of lower voluntary lapse rates, lower mortality, and higher expected future claims costs.

Original persistency assumptions combined both lapses and mortality. For the actual to expected comparison, actual mortality and lapse rates are combined.

Duration	Actual Total Termination Rate	Expected Total Termination Rate	Actual to Expected
1	7.7%	9.2%	83%
2	3.8%	6.6%	58%
3	2.6%	5.7%	46%
4	2.0%	5.6%	36%
5	1.8%	5.6%	32%
6	1.4%	5.6%	26%
7	1.4%	5.6%	25%
8	1.5%	5.6%	27%
9	1.6%	6.0%	27%
10	1.6%	6.0%	26%
11	1.6%	6.2%	25%
12	1.6%	6.3%	26%
13	2.0%	6.3%	31%

The table below compares the present value of future incurred losses using original morbidity assumptions and our current assumptions as outlined below in Section VI. Current lapse and mortality assumptions are used in the projections for both original and current morbidity assumptions.

PV Future Incurred Losses Original Claim Costs	PV Future Incurred Losses Current Claim Costs	Ratio of Current to Original
1,771,820,835	2,620,501,866	1.48

VI. CURRENT MORBIDITY ASSUMPTIONS

Current claim costs were developed using 2011 Milliman Inc. internal claim cost guidelines. These guidelines are a cooperative effort of Milliman Health actuaries and represent a combination of their experience, research, and judgment. These claim costs were developed based on the benefits provided under these forms.

The table below demonstrates our actual to expected loss ratio experience by year based on the actual distribution of business. State Farm experience shows an overall actual to expected ratio of 104.0%. As a result, 104.0% of the Milliman claim costs was chosen as the ultimate claim cost level.

The expected basis for the table below is the 2011 Milliman claims costs using actual termination information. This differs from the Pennsylvania and Nationwide Actual to Expected exhibits attached to this filing in that the expected basis is actual sales and original pricing assumptions.

Year	Actual Loss Ratio	Expected Loss Ratio Based on 2011 Milliman Claim Costs	Actual to Expected Ratio
1997	0.0%	8.3%	0.0%
1998	0.3%	7.8%	3.6%
1999	5.9%	8.7%	67.3%
2000	9.8%	9.8%	100.7%
2001	7.9%	11.3%	69.8%
2002	11.8%	14.5%	81.3%
2003	19.2%	19.0%	101.4%
2004	30.4%	24.0%	126.8%
2005	23.8%	29.8%	79.9%
2006	46.1%	36.3%	126.8%
2007	39.2%	43.8%	89.6%
2008	58.0%	52.1%	111.4%
2009	64.2%	61.3%	104.8%
2010	67.3%	71.4%	94.2%
2011	86.6%	82.7%	104.7%
2012	106.5%	95.6%	111.4%
2013	103.1%	109.8%	93.9%
2014	126.9%	126.3%	100.5%
2015	173.3%	144.9%	119.6%
2016	176.9%	166.5%	106.2%
2017	198.6%	191.0%	104.0%
Total	67.3%	64.7%	104.0%

No future morbidity improvement was assumed in these claim costs.

Below is a comparison of our actual incurred losses to expected based on our original morbidity assumptions. The expected basis uses actual terminations (both lapse and mortality) to remove any effect that an assumed lapse or mortality assumption would have.

Calendar Year	Actual	Expected - Original Claim Costs	Actual to Expected
1997	0	83,425	0.0%
1998	13,981	1,037,990	1.3%
1999	1,040,702	3,679,983	28.3%
2000	3,866,388	8,455,715	45.7%
2001	4,846,462	14,028,171	34.5%
2002	7,876,112	17,186,564	45.8%
2003	12,478,576	19,378,181	64.4%
2004	18,729,289	21,219,939	88.3%
2005	14,576,901	22,965,958	63.5%
2006	27,804,048	24,805,999	112.1%
2007	23,189,940	26,884,973	86.3%

2008	32,038,556	29,199,744	109.7%
2009	36,115,968	31,784,497	113.6%
2010	35,888,166	34,607,741	103.7%
2011	46,220,526	37,703,103	122.6%
2012	55,134,799	41,226,016	133.7%
2013	52,509,478	44,763,817	117.3%
2014	60,365,157	48,515,770	124.4%
2015	80,344,733	52,549,660	152.9%
2016	81,007,849	57,062,281	142.0%
2017	89,984,333	61,497,190	146.3%
Total	684,031,965	598,636,715	114.3%

VII. CURRENT MORTALITY ASSUMPTION

Sex distinct mortality is now assumed to follow the 2012 IAM Static table. Data was broken down into 2 issue age groups, 0-59 and 60+. To gain credibility for both age groups, later durations were grouped together until a 500 death credibility level was reached, 15+ for age group 0-59 and 17+ for issue age group 60+. Actual and expected deaths include data from all policy forms for credibility purposes.

For issue ages 0-59, selection factors grade from 31% to 73% of the table over 14 years, with the ultimate factor being 73% in years 15 and beyond. The selection factors then are smoothed using linear interpolation from 73% to 116% by attained age 77. Mortality rates between durations are also smoothed using linear interpolation (these cells are highlighted in table below).

Duration	Actual Deaths	Expected Deaths Based on 2012 IAM	Actual to Expected	Actual to Expected using Smoothed Assumptions
1	75	239	31%	31%
2	134	248	54%	38%
3	138	261	53%	45%
4	142	277	51%	51%
5	183	291	63%	53%
6	161	303	53%	55%
7	177	314	56%	56%
8	208	325	64%	58%
9	202	335	60%	60%
10	208	337	62%	62%
11	209	338	62%	62%
12	216	336	64%	64%
13	240	332	72%	72%
14	238	320	74%	73%
15+	586	799	73%	73%

For issue ages 60+, selection factors grade from 29% to 116% of the table over 16 years, with the ultimate factor being 116% in years 17 and beyond. Mortality rates between durations are smoothed using linear interpolation (these cells are highlighted in table below).

Duration	Actual Deaths	Expected Deaths Based on 2012 IAM	Actual to Expected	Actual to Expected using Smoothed Assumptions
1	160	548	29%	29%
2	298	568	52%	52%
3	369	573	64%	64%
4	391	605	65%	65%
5	459	642	72%	72%
6	481	676	71%	76%
7	562	699	80%	80%
8	603	717	84%	84%
9	655	737	89%	89%
10	709	751	94%	94%
11	729	762	96%	96%
12	741	775	96%	96%
13	841	783	107%	107%
14	865	771	112%	112%
15	805	709	113%	113%
16	659	596	111%	115%
17+	1,016	877	116%	116%

VIII. CURRENT VOLUNTARY LAPSE RATE ASSUMPTIONS

Current voluntary lapse rates are based on our nationwide long term care lapse experience from the 97045 form. The following chart shows our actual lapse rate by duration through Dec. 31, 2017. The lapse rate assumed for projections of lifetime loss ratio in policy years 13+ is 0.68%.

Duration	Actual Exposures	Number of Lapses	Assumed Lapse Rate
1	61,804	4,677	7.57%
2	57,010	2,041	3.58%
3	54,764	1,246	2.28%
4	53,280	888	1.67%
5	52,129	715	1.37%
6	51,107	497	0.97%
7	50,279	419	0.83%
8	49,466	424	0.86%
9	48,605	409	0.84%
10	47,701	336	0.70%
11	46,444	284	0.61%
12	42,989	248	0.58%
13+	140,700	961	0.68%

IX. CURRENT SHOCK LAPSE ASSUMPTION

A shock lapse assumption of 1.57% after this proposed rate increase is included in our projections. Assumed lapse rates (see Section VIII) less than 1.57% are increased to 1.57% for the year following this rate increase. This assumption is based on lapse experience after rate increases implemented to date on policy form 97045 series policies. We will continue to closely monitor policyholder behavior after rate increases.

Below is a chart showing the number of policyholders who have received a rate increase and the number who have lapsed after an increase on the 97045 policy series as of June 30, 2018.

Number of Policyholders Receiving Rate Increase	Number of Policyholders Lapsing After Rate Increase	Lapse Rate
111,094	1,748	1.57%

X. HISTORY OF RATE ADJUSTMENTS

On May 9, 2000, we filed new rate tables to be used for new business on these forms. This change was implemented on November 1, 2000. Approval of this new business rate change was contingent on State Farm agreeing to keep the experience on these two classes separate for rating purposes. Actual and projected experience exhibits show these two blocks separately. This new business rate change was implemented in all jurisdictions in which this form was sold. Nationwide business will also be split by this class.

On October 5, 2012, a 15% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2013.

On September 12, 2013, a 14% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2014.

On August 27, 2015, a 14.5% average rate increase was approved for in-force policyholders. This increase was implemented beginning January 1, 2016.

On September 2, 2016, a 13.8% average rate increase was approved for in-force policyholders. This increase was implemented beginning January 1, 2017.

On December 14, 2017, a 13.6% average rate increase was approved for in-force policyholders. This increase was implemented beginning May 1, 2018.

XI. AVERAGE ANNUAL PREMIUM

The average annual premium for this form and associated riders prior to the rate increase is:

Pennsylvania

Policies issued prior to Nov. 1, 2000	\$1,778
Policies issued on or after Nov. 1, 2000	\$2,046

Nationwide

Policies issued in original class	\$2,005
Policies issued in new class	\$2,106

The average annual premium for this form and associated riders after the rate increase is:

Pennsylvania

Policies issued prior to Nov. 1, 2000	\$2,343
Policies issued on or after Nov. 1, 2000	\$2,547

Nationwide

Policies issued in original class	\$2,641
Policies issued in new class	\$2,669

XII. MINIMUM LIFETIME LOSS RATIO

The minimum lifetime loss ratio is 60%. Originally filed loss ratio on policies issued prior to Nov. 1, 2000 is 75%. Originally filed loss ratio on policies issued on or after Nov. 1, 2000 is 64%.

XIII. PAST, ANTICIPATED AND LIFETIME LOSS RATIO

Past and projected nationwide and Pennsylvania experience are shown in the exhibits entitled Actual & Projected Nationwide Experience and Actual & Projected Pennsylvania Experience. Projected premiums are shown both with and without the proposed rate increase.

Nationwide data is used to justify the proposed rates. The nationwide projection exhibit contains three columns of premiums. The first one titled "Earned Premium Original Rates" reflects the original premium with no rate increases. The second column, "Earned Premium Current Rates", applies this state's specific pattern of prior increases to the nationwide original premium. This is done to avoid subsidization amongst states due to the allowance/disallowance of needed rate increases. The final premium column, "Earned Premium with Proposed Increase", reflects the proposed increase applied nationwide. A summary of the resulting loss ratios is shown below.

The lifetime loss ratio is calculated as the sum of the accumulated value of past incurred claims and the present value of anticipated incurred claims divided by the sum of the accumulated value of past earned premium and the present value of the anticipated earned premium. The present values and accumulated values are calculated at 4.5%.

The following tables show the present and accumulated values of nationwide premiums and claims at the valuation rate of 4.5%.

	<u>Policies issued prior to November 1, 2000</u>				
	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	1,242,985,957	1,242,985,957	733,951,521	59.0%	59.0%
Anticipated	462,682,505	586,444,997	1,933,901,072	418.0%	329.8%
Lifetime	1,705,668,463	1,829,430,955	2,667,852,593	156.4%	145.8%

	<u>Policies issued on or after November 1, 2000</u>				
	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	441,768,963	441,768,963	173,416,876	39.3%	39.3%
Anticipated	222,983,351	275,873,311	686,600,794	307.9%	248.9%
Lifetime	664,752,314	717,642,275	860,017,670	129.4%	119.8%

XIV. MAXIMUM ALLOWABLE RATE INCREASE

The same methodology is used to calculate the maximum allowable rate increase for all policies before, on, or after November 1, 2000.

The maximum allowable rate increase was calculated so that the sum of:

- (a) The lesser of:
 - (i) The accumulated value of actual past incurred claims; and
 - (ii) The accumulated value of expected past claims
- (b) The present value of projected incurred claims.

Is equal to:

- (c) The accumulated value of past premium and the present value of future projected original premium times the greater of:
 - (i) 60%; and
 - (ii) The lifetime loss ratio consistent with the original filing.

Policies Issued Prior to November 1, 2000

The accumulated value of expected past claims (385,852,406) is less than accumulated value of actual past incurred claims; therefore, expected past claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued prior to November 1, 2000 is 75%.

This methodology results in an indicated average rate increase of 299.8% and a lifetime loss ratio of 86.3%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, the 14.5% average increase that was implemented on January 1, 2016, the 13.8% average increase that was implemented on January 1, 2017, and the 13.6% average increase that was implemented on May 1, 2018 were applied nationwide. 299.8% is the indicated rate increase in addition to the 15%, 14%, 14.5%, 13.8%, and 13.6% that were already implemented.

Policies Issued On or After November 1, 2000

The accumulated value of expected past incurred claims (124,895,622) is less than the accumulated value of actual past claims; therefore, expected past incurred claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued on or after to November 1, 2000 is 64%.

This methodology results in an indicated average rate increase of 270.5% and a lifetime loss ratio of 67.8%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, the 14.5% average increase that was implemented on January 1, 2016, the 13.8% average increase that was implemented on January 1, 2017, and the 13.6% average increase that was implemented on May 1, 2018 were applied nationwide. 270.5% is the indicated rate increase in addition to the 15%, 14%, 14.5%, 13.8%, and 13.6% that were already implemented.

XV. SUMMARY OF PROPOSED RATE INCREASE

We are proposing an average rate increase of 30.2% based on the nationwide distribution of business. This also results in an average increase of 30.2% in Pennsylvania.

The maximum proposed increase is 40%. Policies with a 2 year benefit period and no inflation protection will not receive an increase.

This proposed increase is further reduced in cases where this maximum increase would cause the new rates to be higher than the corresponding rate on our most recently marketed long term care insurance product.

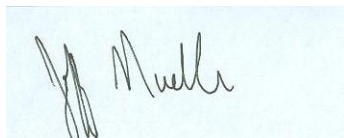
Although a rate increase larger than 30.2% can be justified at this time, State Farm is not currently seeking a higher increase. We will continue to monitor emerging experience and anticipate further increases in the future.

A comparison of rates before and after the proposed change is included in the supporting documentation.

XVI. CERTIFICATION

To the best of my knowledge and judgment, the following items are true with respect to the filing:

- 1) The assumptions represent my best judgment as to the expected value for each assumption and are consistent with State Farm's business plan at this time.
- 2) The anticipated lifetime loss ratio will exceed the applicable loss ratio.
- 3) The filing was prepared based on the current standard of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice.
- 4) The filing is in compliance with applicable laws and regulations in Pennsylvania.
- 5) The rates are reasonable in relationship to the benefits.



Jeff Mueller, FSA, MAAA

September 5, 2018
Date

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	345,017	345,017	0	0.0%	0.0%		
1998	4,974,842	4,974,842	13,981	0.3%	0.3%		
1999	17,681,997	17,681,997	1,040,702	5.9%	5.9%		
2000	39,331,647	39,331,647	3,866,388	9.8%	9.8%		
2001	61,235,559	61,235,559	4,846,462	7.9%	7.9%		
2002	66,585,636	66,585,636	7,876,112	11.8%	11.8%		
2003	64,714,795	64,714,795	12,478,576	19.3%	19.3%		
2004	62,719,744	62,719,744	18,729,289	29.9%	29.9%		
2005	61,330,650	61,330,650	14,576,901	23.8%	23.8%		
2006	60,138,947	60,138,947	27,804,048	46.2%	46.2%		
2007	58,955,167	58,955,167	23,189,940	39.3%	39.3%		
2008	57,722,316	57,722,316	32,038,556	55.5%	55.5%		
2009	56,361,097	56,361,097	36,115,968	64.1%	64.1%		
2010	54,926,982	54,926,982	35,888,166	65.3%	65.3%		
2011	53,503,183	53,503,183	46,220,526	86.4%	86.4%		
2012	52,092,028	52,092,028	55,134,799	105.8%	105.8%		
2013	50,074,284	53,229,715	52,509,478	104.9%	98.6%		
2014	48,355,544	58,186,026	60,365,157	124.8%	103.7%		
2015	45,653,944	59,980,289	80,344,733	176.0%	134.0%		
2016	43,701,572	61,519,936	81,007,849	185.4%	131.7%		
2017	41,180,348	65,917,883	89,984,333	218.5%	136.5%		
Total	1,001,585,297	1,071,453,455	684,031,965	68.3%	63.8%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2018	39,002,787	69,796,514	69,796,514	87,399,783	224.1%	125.2%	125.2%
2019	37,044,220	72,571,006	77,682,257	93,953,250	253.6%	129.5%	120.9%
2020	35,076,982	69,239,113	88,434,272	100,612,664	286.8%	145.3%	113.8%
2021	33,110,252	65,482,921	84,732,000	107,923,938	326.0%	164.8%	127.4%
2022	31,153,583	61,721,972	80,152,546	115,469,312	370.6%	187.1%	144.1%
2023	29,216,357	57,976,143	75,557,946	122,943,880	420.8%	212.1%	162.7%
2024	27,307,276	54,264,444	70,971,156	130,193,069	476.8%	239.9%	183.4%
2025	25,434,231	50,604,859	66,415,051	137,152,529	539.2%	271.0%	206.5%
2026	23,605,154	47,015,805	61,913,890	143,717,192	608.8%	305.7%	232.1%
2027	21,828,360	43,516,447	57,493,505	149,847,313	686.5%	344.3%	260.6%
2028	20,111,737	40,124,979	53,179,189	155,411,008	772.7%	387.3%	292.2%
2029	18,462,060	36,857,134	48,993,732	160,245,106	868.0%	434.8%	327.1%
2030	16,884,329	33,724,923	44,955,809	164,291,699	973.0%	487.2%	365.5%
2031	15,382,849	30,738,772	41,082,526	167,601,450	1089.5%	545.2%	408.0%
2032	13,961,679	27,908,323	37,390,056	170,231,603	1219.3%	610.0%	455.3%
2033	12,624,249	25,241,656	33,892,555	172,139,875	1363.6%	682.0%	507.9%
2034	11,372,606	22,743,801	30,600,123	173,155,957	1522.6%	761.3%	565.9%
2035	10,207,035	20,416,054	27,517,900	173,093,015	1695.8%	847.8%	629.0%
2036	9,126,894	18,257,718	24,648,310	171,950,517	1884.0%	941.8%	697.6%
2037	8,131,303	16,267,490	21,992,562	170,046,763	2091.3%	1045.3%	773.2%
2038	7,218,906	14,442,990	19,550,026	167,584,169	2321.5%	1160.3%	857.2%
2039	6,387,288	12,779,625	17,316,777	164,573,378	2576.6%	1287.8%	950.4%
2040	5,632,787	11,270,225	15,285,121	160,850,933	2855.6%	1427.2%	1052.3%
2041	4,951,209	9,906,510	13,445,592	156,500,342	3160.9%	1579.8%	1164.0%
2042	4,338,356	8,680,181	11,788,336	151,881,180	3500.9%	1749.7%	1288.4%
2043	3,790,003	7,582,854	10,303,101	147,163,526	3882.9%	1940.7%	1428.3%
2044	3,301,573	6,605,408	8,978,389	142,322,848	4310.8%	2154.6%	1585.2%
2045	2,868,048	5,737,823	7,801,283	137,296,112	4787.1%	2392.8%	1759.9%
2046	2,484,453	4,970,155	6,758,823	132,203,661	5321.2%	2660.0%	1956.0%
2047	2,146,137	4,293,111	5,838,774	127,220,067	5927.9%	2963.4%	2178.9%
2048	1,848,625	3,697,747	5,029,270	122,266,789	6613.9%	3306.5%	2431.1%
2049	1,587,624	3,175,476	4,318,837	117,110,288	7376.4%	3688.0%	2711.6%
2050	1,358,997	2,718,014	3,696,355	111,517,644	8205.9%	4102.9%	3017.0%
2051	1,158,941	2,317,745	3,151,580	105,448,599	9098.7%	4549.6%	3345.9%
2052	984,114	1,967,981	2,675,497	98,969,103	10056.7%	5029.0%	3699.1%
2053	831,564	1,662,820	2,260,129	92,146,530	11081.1%	5541.6%	4077.0%
2054	698,709	1,397,085	1,898,459	85,088,503	12178.0%	6090.4%	4482.0%
2055	583,249	1,166,172	1,584,239	77,762,652	13332.7%	6668.2%	4908.5%
2056	483,227	966,155	1,312,133	70,205,536	14528.5%	7266.5%	5350.5%
2057	396,960	793,659	1,077,539	62,539,587	15754.7%	7879.9%	5803.9%
2058	322,995	645,775	876,491	54,726,104	16943.3%	8474.5%	6243.8%
2059	260,099	520,027	705,605	46,763,186	17979.0%	8992.5%	6627.4%
2060	207,067	414,005	561,586	38,861,774	18767.7%	9386.8%	6920.0%
2061	162,832	325,570	441,506	31,291,262	19217.0%	9611.2%	7087.4%
2062	126,362	252,658	342,537	24,585,439	19456.4%	9730.7%	7177.5%
2063	96,656	193,264	261,945	18,969,419	19625.6%	9815.3%	7241.8%
2064	72,772	145,508	197,163	14,380,748	19761.3%	9883.1%	7293.8%
2065	53,842	107,654	145,830	10,694,513	19862.9%	9934.1%	7333.5%
2066	39,088	78,151	105,833	7,789,631	19928.7%	9967.4%	7360.3%
2067	27,810	55,599	75,269	5,550,062	19957.0%	9982.2%	7373.6%
Total	493,464,237	973,340,022	1,245,185,924	5,551,643,507	1125.0%	570.4%	445.8%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	1,001,585,297	1,071,453,455	1,071,453,455	684,031,965	68.3%	63.8%	63.8%
Anticipated Experience	493,464,237	973,340,022	1,245,185,924	5,551,643,507	1125.0%	570.4%	445.8%
Lifetime Experience	1,495,049,534	2,044,793,477	2,316,639,379	6,235,675,472	417.1%	305.0%	269.2%
Past Experience @4.5%	1,607,442,083	1,684,754,921	1,684,754,921	907,368,398	56.4%	53.9%	53.9%
Anticipated Experience @4.5%	349,252,016	685,665,856	862,318,309	2,620,501,866	750.3%	382.2%	303.9%
Lifetime Experience@4.5%	1,956,694,100	2,370,420,777	2,547,073,229	3,527,870,263	180.3%	148.8%	138.5%

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - New Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	0	0	0	0.0%	0.0%		
1999	0	0	0	0.0%	0.0%		
2000	550,619	550,619	0	0.0%	0.0%		
2001	11,211,975	11,211,975	391,375	3.5%	3.5%		
2002	19,698,738	19,698,738	917,880	4.7%	4.7%		
2003	19,716,540	19,716,540	3,106,940	15.8%	15.8%		
2004	18,803,194	18,803,194	4,353,560	23.2%	23.2%		
2005	18,273,411	18,273,411	2,296,304	12.6%	12.6%		
2006	17,881,497	17,881,497	6,361,419	35.6%	35.6%		
2007	17,535,819	17,535,819	5,366,378	30.6%	30.6%		
2008	17,209,318	17,209,318	5,776,756	33.6%	33.6%		
2009	16,789,621	16,789,621	7,086,480	42.2%	42.2%		
2010	16,359,131	16,359,131	7,307,198	44.7%	44.7%		
2011	15,956,911	15,956,911	8,721,051	54.7%	54.7%		
2012	15,598,330	15,598,330	10,103,362	64.8%	64.8%		
2013	15,031,874	15,747,811	10,959,555	72.9%	69.6%		
2014	14,562,057	16,703,872	9,577,237	65.8%	57.3%		
2015	13,778,583	16,833,203	14,804,363	107.4%	87.9%		
2016	13,286,599	17,055,680	16,112,486	121.3%	94.5%		
2017	12,550,069	17,727,250	17,803,069	141.9%	100.4%		
Total	274,794,288	289,652,921	131,045,412	47.7%	45.2%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2018	12,137,948	21,506,006	21,506,006	19,501,417	160.7%	90.7%	90.7%
2019	11,606,972	22,476,920	23,792,142	21,304,785	183.6%	94.8%	89.5%
2020	11,068,337	21,609,615	26,936,267	23,162,816	209.3%	107.2%	86.0%
2021	10,523,964	20,603,706	25,998,244	25,156,783	239.0%	122.1%	96.8%
2022	9,976,003	19,581,849	24,799,717	27,280,933	273.5%	139.3%	110.0%
2023	9,426,637	18,548,353	23,579,659	29,461,595	312.5%	158.8%	124.9%
2024	8,878,576	17,508,652	22,343,715	31,648,064	356.5%	180.8%	141.6%
2025	8,334,402	16,468,243	21,097,894	33,799,344	405.5%	205.2%	160.2%
2026	7,796,068	15,431,743	19,847,537	35,862,227	460.0%	232.4%	180.7%
2027	7,265,939	14,404,631	18,599,137	37,824,010	520.6%	262.6%	203.4%
2028	6,746,445	13,392,600	17,359,599	39,678,782	588.1%	296.3%	228.6%
2029	6,240,497	12,402,254	16,137,080	41,414,989	663.6%	333.9%	256.6%
2030	5,750,703	11,439,592	14,939,356	42,944,166	746.8%	375.4%	287.5%
2031	5,278,607	10,508,513	13,772,054	44,186,378	837.1%	420.5%	320.8%
2032	4,825,893	9,613,125	12,641,179	45,192,332	936.5%	470.1%	357.5%
2033	4,394,238	8,757,447	11,552,719	46,008,642	1047.0%	525.4%	398.2%
2034	3,985,496	7,945,719	10,513,028	46,655,485	1170.6%	587.2%	443.8%
2035	3,601,046	7,181,129	9,527,287	47,004,100	1305.3%	654.6%	493.4%
2036	3,241,108	6,464,474	8,597,786	46,948,498	1448.5%	726.3%	546.1%
2037	2,905,911	5,796,509	7,726,665	46,578,644	1602.9%	803.6%	602.8%
2038	2,595,703	5,177,956	6,915,926	46,018,548	1772.9%	888.7%	665.4%
2039	2,310,564	4,609,145	6,166,982	45,353,537	1962.9%	984.0%	735.4%
2040	2,050,122	4,089,444	5,479,897	44,546,938	2172.9%	1089.3%	812.9%
2041	1,813,162	3,616,491	4,852,376	43,524,402	2400.5%	1203.5%	897.0%
2042	1,598,475	3,187,930	4,281,981	42,325,200	2647.8%	1327.7%	988.4%
2043	1,404,951	2,801,599	3,766,412	41,106,843	2925.9%	1467.3%	1091.4%
2044	1,231,457	2,455,260	3,303,152	39,951,223	3244.2%	1627.2%	1209.5%
2045	1,076,650	2,146,246	2,889,011	38,802,963	3604.0%	1807.9%	1343.1%
2046	938,805	1,871,114	2,519,683	37,577,577	4002.7%	2008.3%	1491.4%
2047	816,368	1,626,765	2,191,241	36,299,019	4446.4%	2231.4%	1656.6%
2048	707,915	1,410,363	1,900,052	35,034,694	4949.0%	2484.1%	1843.9%
2049	612,152	1,219,330	1,642,771	33,793,924	5520.5%	2771.5%	2057.1%
2050	527,780	1,051,062	1,415,992	32,512,011	6160.1%	3093.3%	2296.1%
2051	453,473	902,907	1,216,217	31,122,534	6863.1%	3446.9%	2559.0%
2052	388,076	772,551	1,040,391	29,539,488	7611.8%	3823.6%	2839.3%
2053	330,560	657,944	885,790	27,762,509	8398.6%	4219.6%	3134.2%
2054	280,065	557,365	750,117	25,951,124	9266.1%	4656.0%	3459.6%
2055	235,818	469,259	631,295	24,038,067	10193.5%	5122.6%	3807.7%
2056	197,148	392,287	527,523	22,001,868	11160.1%	5608.6%	4170.8%
2057	163,489	325,306	437,263	19,909,761	12178.1%	6120.3%	4553.3%
2058	134,343	267,319	359,167	17,788,872	13241.4%	6654.5%	4952.8%
2059	109,290	217,483	292,086	15,644,503	14314.6%	7193.5%	5356.1%
2060	87,923	174,982	234,918	13,465,660	15315.3%	7695.5%	5732.1%
2061	69,884	139,101	186,685	11,177,125	15993.9%	8035.3%	5987.2%
2062	54,844	109,182	146,486	8,918,101	16260.9%	8168.1%	6088.0%
2063	42,454	84,530	113,377	6,977,390	16435.3%	8254.3%	6154.2%
2064	32,368	64,458	86,431	5,368,053	16584.6%	8328.0%	6210.8%
2065	24,269	48,337	64,798	4,055,010	16708.4%	8389.0%	6258.0%
2066	17,868	35,593	47,701	3,002,614	16804.1%	8435.9%	6294.6%
2067	12,902	25,704	34,437	2,176,462	16869.4%	8467.6%	6320.1%
Total	164,303,668	322,148,092	405,647,225	1,517,360,010	923.5%	471.0%	374.1%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	274,794,288	289,652,921	289,652,921	131,045,412	47.7%	45.2%	45.2%
Anticipated Experience	164,303,668	322,148,092	405,647,225	1,517,360,010	923.5%	471.0%	374.1%
Lifetime Experience	439,097,955	611,801,013	695,300,147	1,648,405,422	375.4%	269.4%	237.1%
Past Experience @4.5%	425,310,708	441,768,963	441,768,963	173,416,876	40.8%	39.3%	39.3%
Anticipated Experience @4.5%	114,357,025	222,983,351	275,873,311	686,600,794	600.4%	307.9%	248.9%
Lifetime Experience@4.5%	539,667,734	664,752,314	717,642,275	860,017,670	159.4%	129.4%	119.8%

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - Old Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	345,017	345,017	0	0.0%	0.0%		
1998	4,974,842	4,974,842	13,981	0.3%	0.3%		
1999	17,681,997	17,681,997	1,040,702	5.9%	5.9%		
2000	38,781,028	38,781,028	3,866,388	10.0%	10.0%		
2001	50,023,583	50,023,583	4,455,087	8.9%	8.9%		
2002	46,886,898	46,886,898	6,958,232	14.8%	14.8%		
2003	44,998,255	44,998,255	9,371,636	20.8%	20.8%		
2004	43,916,549	43,916,549	14,375,729	32.7%	32.7%		
2005	43,057,239	43,057,239	12,280,598	28.5%	28.5%		
2006	42,257,450	42,257,450	21,442,629	50.7%	50.7%		
2007	41,419,348	41,419,348	17,823,561	43.0%	43.0%		
2008	40,512,998	40,512,998	26,261,800	64.8%	64.8%		
2009	39,571,476	39,571,476	29,029,488	73.4%	73.4%		
2010	38,567,851	38,567,851	28,580,968	74.1%	74.1%		
2011	37,546,272	37,546,272	37,499,476	99.9%	99.9%		
2012	36,493,698	36,493,698	45,031,437	123.4%	123.4%		
2013	35,042,410	37,481,903	41,549,923	118.6%	110.9%		
2014	33,793,487	41,482,154	50,787,920	150.3%	122.4%		
2015	31,875,361	43,147,086	65,540,371	205.6%	151.9%		
2016	30,414,973	44,464,256	64,895,363	213.4%	145.9%		
2017	28,630,278	48,190,633	72,181,265	252.1%	149.8%		
Total	726,791,009	781,800,534	552,986,553	76.1%	70.7%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2018	26,864,839	48,290,508	48,290,508	67,898,366	252.7%	140.6%	140.6%
2019	25,437,248	50,094,086	53,890,115	72,648,466	285.6%	145.0%	134.8%
2020	24,008,645	47,629,498	61,498,006	77,449,848	322.6%	162.6%	125.9%
2021	22,586,288	44,879,215	58,733,756	82,767,155	366.4%	184.4%	140.9%
2022	21,177,580	42,140,124	55,352,828	88,188,379	416.4%	209.3%	159.3%
2023	19,789,720	39,427,790	51,978,287	93,482,285	472.4%	237.1%	179.8%
2024	18,428,700	36,755,793	48,627,441	98,545,005	534.7%	268.1%	202.7%
2025	17,099,829	34,136,616	45,317,157	103,353,185	604.4%	302.8%	228.1%
2026	15,809,085	31,584,062	42,066,353	107,854,965	682.2%	341.5%	256.4%
2027	14,562,420	29,111,815	38,894,368	112,023,303	769.3%	384.8%	288.0%
2028	13,365,293	26,732,379	35,819,591	115,732,226	865.9%	432.9%	323.1%
2029	12,221,563	24,454,881	32,856,652	118,830,117	972.3%	485.9%	361.7%
2030	11,133,626	22,285,332	30,016,453	121,347,533	1089.9%	544.5%	404.3%
2031	10,104,242	20,230,259	27,310,471	123,415,072	1221.4%	610.1%	451.9%
2032	9,135,787	18,295,198	24,748,877	125,039,272	1368.7%	683.5%	505.2%
2033	8,230,011	16,484,209	22,339,836	126,131,233	1532.6%	765.2%	564.6%
2034	7,387,110	14,798,082	20,087,095	126,500,472	1712.4%	854.8%	629.8%
2035	6,605,989	13,234,925	17,990,614	126,088,915	1908.7%	952.7%	700.9%
2036	5,885,786	11,793,244	16,050,524	125,002,019	2123.8%	1059.9%	778.8%
2037	5,225,391	10,470,981	14,265,897	123,468,118	2362.8%	1179.1%	865.5%
2038	4,623,203	9,265,034	12,634,100	121,565,621	2629.5%	1312.1%	962.2%
2039	4,076,725	8,170,480	11,149,795	119,219,840	2924.4%	1459.2%	1069.3%
2040	3,582,665	7,180,780	9,805,224	116,303,995	3246.3%	1619.7%	1186.1%
2041	3,138,046	6,290,019	8,593,216	112,975,940	3600.2%	1796.1%	1314.7%
2042	2,739,881	5,492,251	7,506,355	109,555,980	3998.6%	1994.7%	1459.5%
2043	2,385,052	4,781,256	6,536,690	106,056,683	4446.7%	2218.2%	1622.5%
2044	2,070,116	4,150,149	5,675,237	102,371,625	4945.2%	2466.7%	1803.8%
2045	1,791,397	3,591,577	4,912,272	98,493,148	5498.1%	2742.3%	2005.0%
2046	1,545,648	3,099,041	4,239,140	94,626,084	6122.1%	3053.4%	2232.2%
2047	1,329,770	2,666,346	3,647,533	90,921,047	6837.4%	3409.9%	2492.7%
2048	1,140,711	2,287,384	3,129,219	87,232,095	7647.2%	3813.6%	2787.7%
2049	975,472	1,956,146	2,676,066	83,316,364	8541.1%	4259.2%	3113.4%
2050	831,217	1,666,952	2,280,363	79,005,633	9504.8%	4739.5%	3464.6%
2051	705,468	1,414,838	1,935,362	74,326,065	10535.7%	5253.3%	3840.4%
2052	596,038	1,195,431	1,635,106	69,429,615	11648.5%	5807.9%	4246.2%
2053	501,005	1,004,876	1,374,339	64,384,020	12851.0%	6407.2%	4684.7%
2054	418,643	839,720	1,148,342	59,137,379	14126.0%	7042.5%	5149.8%
2055	347,432	696,912	952,944	53,724,586	15463.4%	7708.9%	5637.7%
2056	286,080	573,869	784,610	48,203,668	16849.7%	8399.8%	6143.6%
2057	233,471	468,353	640,276	42,629,826	18259.2%	9102.1%	6658.0%
2058	188,653	378,456	517,325	36,937,232	19579.5%	9760.0%	7140.0%
2059	150,809	302,544	413,518	31,118,683	20634.5%	10285.7%	7525.3%
2060	119,144	239,023	326,668	25,396,114	21315.5%	10625.0%	7774.3%
2061	92,948	186,469	254,821	20,114,137	21640.2%	10786.8%	7893.4%
2062	71,518	143,475	196,051	15,667,338	21906.8%	10919.9%	7991.5%
2063	54,203	108,735	148,568	11,992,029	22124.4%	11028.7%	8071.8%
2064	40,405	81,050	110,733	9,012,695	22306.1%	11119.9%	8139.1%
2065	29,572	59,317	81,033	6,639,503	22451.7%	11193.3%	8193.6%
2066	21,219	42,557	58,132	4,787,017	22559.9%	11248.4%	8234.7%
2067	14,908	29,896	40,832	3,373,600	22629.0%	11284.5%	8262.1%
Total	329,160,569	651,191,930	839,538,699	4,034,283,497	1225.6%	619.5%	480.5%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	726,791,009	781,800,534	781,800,534	552,986,553	76.1%	70.7%	70.7%
Anticipated Experience	329,160,569	651,191,930	839,538,699	4,034,283,497	1225.6%	619.5%	480.5%
Lifetime Experience	1,055,951,579	1,432,992,464	1,621,339,233	4,587,270,050	434.4%	320.1%	282.9%
Past Experience @4.5%	1,182,131,375	1,242,985,957	1,242,985,957	733,951,521	62.1%	59.0%	59.0%
Anticipated Experience @4.5%	234,894,991	462,682,505	586,444,997	1,933,901,072	823.3%	418.0%	329.8%
Lifetime Experience@4.5%	1,417,026,366	1,705,668,463	1,829,430,955	2,667,852,593	188.3%	156.4%	145.8%

Actual and Projected Pennsylvania Experience							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	147,425	147,425	0	0.0%	0.0%		
1999	652,642	652,642	32,136	4.9%	4.9%		
2000	1,323,406	1,323,406	321,227	24.3%	24.3%		
2001	1,929,641	1,929,641	290,944	15.1%	15.1%		
2002	1,880,608	1,880,608	115,546	6.1%	6.1%		
2003	1,814,553	1,814,553	102,177	5.6%	5.6%		
2004	1,765,856	1,765,856	883,025	50.0%	50.0%		
2005	1,721,205	1,721,205	347,744	20.2%	20.2%		
2006	1,673,103	1,673,103	876,455	52.4%	52.4%		
2007	1,642,712	1,642,712	798,024	48.6%	48.6%		
2008	1,617,694	1,617,694	762,767	47.2%	47.2%		
2009	1,581,294	1,581,294	2,105,064	133.1%	133.1%		
2010	1,552,674	1,552,674	983,991	63.4%	63.4%		
2011	1,509,141	1,509,141	898,034	59.5%	59.5%		
2012	1,457,699	1,457,699	1,230,465	84.4%	84.4%		
2013	1,403,135	1,491,553	567,138	40.4%	38.0%		
2014	1,327,482	1,597,354	1,757,631	132.4%	110.0%		
2015	1,233,239	1,620,233	3,990,300	323.6%	246.3%		
2016	1,181,992	1,663,924	2,460,309	208.1%	147.9%		
2017	1,111,852	1,779,754	3,641,733	327.5%	204.6%		
Total	28,527,351	30,422,469	22,164,709	77.7%	72.9%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2018	1,052,695	1,865,106	1,865,106	2,266,277	215.3%	121.5%	121.5%
2019	1,002,339	1,942,583	2,080,119	2,451,766	244.6%	126.2%	117.9%
2020	951,248	1,857,653	2,373,418	2,639,132	277.4%	142.1%	111.2%
2021	899,678	1,760,902	2,277,224	2,843,680	316.1%	161.5%	124.9%
2022	847,966	1,663,257	2,158,298	3,053,336	360.1%	183.6%	141.5%
2023	796,443	1,565,358	2,038,257	3,256,978	408.9%	208.1%	159.8%
2024	745,429	1,467,835	1,917,828	3,451,797	463.1%	235.2%	180.0%
2025	695,168	1,371,201	1,797,648	3,631,750	522.4%	264.9%	202.0%
2026	645,914	1,276,017	1,678,443	3,798,623	588.1%	297.7%	226.3%
2027	597,941	1,182,884	1,561,004	3,954,985	661.4%	334.4%	253.4%
2028	551,506	1,092,374	1,446,106	4,096,025	742.7%	375.0%	283.2%
2029	506,823	1,004,964	1,334,419	4,217,763	832.2%	419.7%	316.1%
2030	464,040	921,007	1,226,474	4,318,273	930.6%	468.9%	352.1%
2031	423,306	840,855	1,122,813	4,405,090	1040.6%	523.9%	392.3%
2032	384,772	764,861	1,023,978	4,474,703	1162.9%	585.0%	437.0%
2033	348,536	693,266	930,373	4,526,945	1298.8%	653.0%	486.6%
2034	314,686	626,278	842,341	4,561,059	1449.4%	728.3%	541.5%
2035	283,194	563,869	759,941	4,572,006	1614.4%	810.8%	601.6%
2036	254,032	506,008	683,213	4,561,629	1795.7%	901.5%	667.7%
2037	227,180	452,676	612,206	4,535,325	1996.4%	1001.9%	740.8%
2038	202,581	403,777	546,861	4,496,278	2219.5%	1113.6%	822.2%
2039	180,161	359,178	487,062	4,448,920	2469.4%	1238.6%	913.4%
2040	159,809	318,665	432,579	4,382,788	2742.5%	1375.4%	1013.2%
2041	141,413	282,023	383,176	4,303,319	3043.1%	1525.9%	1123.1%
2042	124,858	249,033	338,595	4,216,209	3376.8%	1693.0%	1245.2%
2043	110,026	219,462	298,559	4,124,623	3748.8%	1879.4%	1381.5%
2044	96,789	193,060	262,751	4,029,435	4163.1%	2087.1%	1533.6%
2045	84,998	169,537	230,803	3,928,901	4622.3%	2317.4%	1702.3%
2046	74,524	148,631	202,378	3,832,287	5142.4%	2578.4%	1893.6%
2047	65,238	130,096	177,151	3,740,328	5733.3%	2875.1%	2111.4%
2048	57,018	113,683	154,795	3,639,826	6383.7%	3201.7%	2351.4%
2049	49,748	99,167	135,011	3,524,865	7085.4%	3554.5%	2610.8%
2050	43,316	86,321	117,494	3,389,803	7825.8%	3927.0%	2885.1%
2051	37,618	74,945	101,975	3,243,569	8622.3%	4328.0%	3180.8%
2052	32,574	64,871	88,231	3,091,559	9491.0%	4765.7%	3503.9%
2053	28,104	55,947	76,056	2,926,159	10412.0%	5230.2%	3847.4%
2054	24,144	48,044	65,275	2,742,958	11360.7%	5709.2%	4202.2%
2055	20,636	41,044	55,727	2,544,031	12328.1%	6198.4%	4565.1%
2056	17,533	34,853	47,288	2,338,537	13338.2%	6709.8%	4945.3%
2057	14,795	29,393	39,849	2,132,006	14410.4%	7253.4%	5350.2%
2058	12,395	24,609	33,334	1,910,851	15416.6%	7765.0%	5732.4%
2059	10,308	20,450	27,677	1,658,234	16087.3%	8108.6%	5991.5%
2060	8,506	16,862	22,798	1,404,245	16509.1%	8327.8%	6159.4%
2061	6,962	13,789	18,624	1,153,333	16566.8%	8364.3%	6192.9%
2062	5,651	11,182	15,086	928,455	16429.1%	8302.8%	6154.5%
2063	4,548	8,990	12,112	738,074	16228.5%	8210.2%	6093.6%
2064	3,628	7,164	9,638	579,123	15961.0%	8084.2%	6008.7%
2065	2,868	5,655	7,596	448,150	15626.1%	7924.3%	5899.5%
2066	2,244	4,420	5,926	341,709	15224.5%	7730.5%	5765.9%
2067	1,740	3,423	4,579	256,808	14757.7%	7503.3%	5608.3%
Total	13,617,630	26,657,228	34,128,194	156,112,524	1146.4%	585.6%	457.4%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	28,527,351	30,422,469	30,422,469	22,164,709	77.7%	72.9%	72.9%
Anticipated Experience	13,617,630	26,657,228	34,128,194	156,112,524	1146.4%	585.6%	457.4%
Lifetime Experience	42,144,981	57,079,697	64,550,664	178,277,233	423.0%	312.3%	276.2%
Past Experience@4.5%	46,215,191	48,313,068	48,313,068	29,248,293	63.3%	60.5%	60.5%
Anticipated Experience@4.5%	9,560,944	18,614,398	23,420,792	71,255,852	745.3%	382.8%	304.2%
Lifetime Experience@4.5%	55,776,135	66,927,467	71,733,860	100,504,145	180.2%	150.2%	140.1%

Actual and Projected Pennsylvania Experience - New Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	0	0	0	0.0%	0.0%		
1999	0	0	0	0.0%	0.0%		
2000	3,878	3,878	0	0.0%	0.0%		
2001	323,994	323,994	0	0.0%	0.0%		
2002	400,764	400,764	0	0.0%	0.0%		
2003	383,903	383,903	0	0.0%	0.0%		
2004	372,787	372,787	595,578	159.8%	159.8%		
2005	364,884	364,884	337,937	92.6%	92.6%		
2006	358,580	358,580	143,508	40.0%	40.0%		
2007	355,717	355,717	96,556	27.1%	27.1%		
2008	353,355	353,355	0	0.0%	0.0%		
2009	349,385	349,385	373,128	106.8%	106.8%		
2010	345,518	345,518	0	0.0%	0.0%		
2011	332,612	332,612	130,601	39.3%	39.3%		
2012	327,206	327,206	293,253	89.6%	89.6%		
2013	318,358	338,419	61,289	19.3%	18.1%		
2014	293,474	352,273	981,707	334.5%	278.7%		
2015	266,019	348,533	133,577	50.2%	38.3%		
2016	252,388	354,329	0	0.0%	0.0%		
2017	236,941	376,722	618,788	261.2%	164.3%		
Total	5,639,762	6,042,859	3,765,923	66.8%	62.3%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2018	225,745	391,344	391,344	361,333	160.1%	92.3%	92.3%
2019	215,008	405,955	427,295	392,824	182.7%	96.8%	91.9%
2020	204,236	389,715	477,276	425,847	208.5%	109.3%	89.2%
2021	193,465	370,667	459,738	462,113	238.9%	124.7%	100.5%
2022	182,741	351,501	437,672	501,203	274.3%	142.6%	114.5%
2023	172,093	332,265	415,368	540,992	314.4%	162.8%	130.2%
2024	161,573	313,052	392,927	581,938	360.2%	185.9%	148.1%
2025	151,209	293,920	370,411	621,275	410.9%	211.4%	167.7%
2026	141,015	274,915	347,882	658,518	467.0%	239.5%	189.3%
2027	131,023	256,115	325,432	690,739	527.2%	269.7%	212.3%
2028	121,260	237,597	303,162	720,324	594.0%	303.2%	237.6%
2029	111,794	219,513	281,260	747,204	668.4%	340.4%	265.7%
2030	102,660	201,953	259,841	768,654	748.7%	380.6%	295.8%
2031	93,884	184,989	239,005	786,571	837.8%	425.2%	329.1%
2032	85,502	168,714	218,877	798,530	933.9%	473.3%	364.8%
2033	77,551	153,217	199,577	807,702	1041.5%	527.2%	404.7%
2034	70,088	138,626	181,273	816,446	1164.9%	589.0%	450.4%
2035	63,117	124,958	164,004	820,527	1300.0%	656.6%	500.3%
2036	56,627	112,204	147,777	820,711	1449.3%	731.4%	555.4%
2037	50,626	100,383	132,636	813,819	1607.5%	810.7%	613.6%
2038	45,104	89,486	118,586	802,435	1779.1%	896.7%	676.7%
2039	40,058	79,513	105,646	789,733	1971.5%	993.2%	747.5%
2040	35,472	70,433	93,795	772,458	2177.7%	1096.7%	823.6%
2041	31,314	62,190	82,981	751,382	2399.5%	1208.2%	905.5%
2042	27,564	54,744	73,166	724,777	2629.5%	1323.9%	990.6%
2043	24,192	48,042	64,295	693,243	2865.6%	1443.0%	1078.2%
2044	21,180	42,049	56,334	661,575	3123.6%	1573.3%	1174.4%
2045	18,501	36,715	49,225	626,182	3384.6%	1705.5%	1272.1%
2046	16,127	31,986	42,906	591,177	3665.7%	1848.2%	1377.8%
2047	14,035	27,816	37,323	557,222	3970.1%	2003.2%	1493.0%
2048	12,203	24,164	32,423	517,687	4242.3%	2142.4%	1596.6%
2049	10,609	20,988	28,157	481,446	4538.0%	2293.9%	1709.9%
2050	9,225	18,232	24,449	446,059	4835.3%	2446.6%	1824.4%
2051	8,025	15,843	21,234	412,534	5140.5%	2603.8%	1942.8%
2052	6,986	13,776	18,450	381,558	5462.1%	2769.8%	2068.1%
2053	6,085	11,987	16,041	350,766	5764.4%	2926.3%	2186.7%
2054	5,304	10,437	13,955	325,951	6145.6%	3123.0%	2335.7%
2055	4,624	9,089	12,143	305,861	6615.3%	3365.0%	2518.9%
2056	4,028	7,911	10,558	288,631	7166.2%	3648.7%	2733.6%
2057	3,504	6,877	9,171	276,077	7878.2%	4014.6%	3010.3%
2058	3,042	5,966	7,950	265,060	8712.1%	4443.0%	3334.0%
2059	2,634	5,161	6,873	253,149	9611.1%	4904.9%	3683.2%
2060	2,271	4,447	5,919	240,314	10581.1%	5403.4%	4060.0%
2061	1,948	3,813	5,072	216,342	11103.5%	5673.4%	4265.5%
2062	1,663	3,253	4,324	184,451	11092.6%	5670.7%	4266.2%
2063	1,410	2,757	3,661	155,776	11049.6%	5651.1%	4254.8%
2064	1,186	2,318	3,076	130,091	10968.9%	5611.8%	4229.4%
2065	989	1,933	2,562	107,285	10844.3%	5549.6%	4188.0%
2066	817	1,597	2,113	87,268	10676.0%	5464.2%	4130.5%
2067	670	1,308	1,727	70,064	10464.2%	5355.5%	4057.1%
Total	2,971,987	5,736,434	7,126,869	25,603,824	861.5%	446.3%	359.3%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	5,639,762	6,042,859	6,042,859	3,765,923	66.8%	62.3%	62.3%
Anticipated Experience	2,971,987	5,736,434	7,126,869	25,603,824	861.5%	446.3%	359.3%
Lifetime Experience	8,611,749	11,779,293	13,169,728	29,369,747	341.0%	249.3%	223.0%
Past Experience@4.5%	8,780,722	9,227,397	9,227,397	5,262,212	59.9%	57.0%	57.0%
Anticipated Experience@4.5%	2,077,644	3,980,736	4,856,849	11,941,419	574.8%	300.0%	245.9%
Lifetime Experience@4.5%	10,858,365	13,208,133	14,084,246	17,203,631	158.4%	130.3%	122.1%

Actual and Projected Pennsylvania Experience - Old Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	147,425	147,425	0	0.0%	0.0%		
1999	652,642	652,642	32,136	4.9%	4.9%		
2000	1,319,528	1,319,528	321,227	24.3%	24.3%		
2001	1,605,647	1,605,647	290,944	18.1%	18.1%		
2002	1,479,843	1,479,843	115,546	7.8%	7.8%		
2003	1,430,649	1,430,649	102,177	7.1%	7.1%		
2004	1,393,070	1,393,070	287,447	20.6%	20.6%		
2005	1,356,321	1,356,321	9,806	0.7%	0.7%		
2006	1,314,522	1,314,522	732,948	55.8%	55.8%		
2007	1,286,996	1,286,996	701,468	54.5%	54.5%		
2008	1,264,339	1,264,339	762,767	60.3%	60.3%		
2009	1,231,909	1,231,909	1,731,936	140.6%	140.6%		
2010	1,207,157	1,207,157	983,991	81.5%	81.5%		
2011	1,176,529	1,176,529	767,432	65.2%	65.2%		
2012	1,130,493	1,130,493	937,211	82.9%	82.9%		
2013	1,084,777	1,153,134	505,849	46.6%	43.9%		
2014	1,034,008	1,245,082	775,924	75.0%	62.3%		
2015	967,219	1,271,699	3,856,722	398.7%	303.3%		
2016	929,605	1,309,594	2,460,309	264.7%	187.9%		
2017	874,911	1,403,032	3,022,944	345.5%	215.5%		
Total	22,887,589	24,379,610	18,398,786	80.4%	75.5%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2018	826,950	1,473,762	1,473,762	1,904,944	230.4%	129.3%	129.3%
2019	787,331	1,536,628	1,652,824	2,058,942	261.5%	134.0%	124.6%
2020	747,012	1,467,938	1,896,142	2,213,285	296.3%	150.8%	116.7%
2021	706,213	1,390,235	1,817,485	2,381,567	337.2%	171.3%	131.0%
2022	665,225	1,311,756	1,720,626	2,552,134	383.6%	194.6%	148.3%
2023	624,350	1,233,094	1,622,888	2,715,987	435.0%	220.3%	167.4%
2024	583,856	1,154,783	1,524,901	2,869,859	491.5%	248.5%	188.2%
2025	543,959	1,077,281	1,427,237	3,010,475	553.4%	279.5%	210.9%
2026	504,899	1,001,102	1,330,561	3,140,104	621.9%	313.7%	236.0%
2027	466,918	926,770	1,235,572	3,264,246	699.1%	352.2%	264.2%
2028	430,246	854,777	1,142,944	3,375,701	784.6%	394.9%	295.4%
2029	395,029	785,452	1,053,159	3,470,559	878.6%	441.9%	329.5%
2030	361,380	719,054	966,633	3,549,619	982.2%	493.7%	367.2%
2031	329,423	655,866	883,808	3,618,520	1098.4%	551.7%	409.4%
2032	299,270	596,146	805,101	3,676,172	1228.4%	616.7%	456.6%
2033	270,985	540,049	730,796	3,719,243	1372.5%	688.7%	508.9%
2034	244,598	487,651	661,068	3,744,613	1530.9%	767.9%	566.4%
2035	220,078	438,911	595,937	3,751,479	1704.6%	854.7%	629.5%
2036	197,405	393,804	535,436	3,740,917	1895.0%	949.9%	698.7%
2037	176,554	352,293	479,570	3,721,506	2107.9%	1056.4%	776.0%
2038	157,477	314,291	428,275	3,693,844	2345.6%	1175.3%	862.5%
2039	140,103	279,665	381,416	3,659,187	2611.8%	1308.4%	959.4%
2040	124,337	248,232	338,784	3,610,329	2903.7%	1454.4%	1065.7%
2041	110,099	219,834	300,195	3,551,937	3226.1%	1615.7%	1183.2%
2042	97,295	194,289	265,429	3,491,432	3588.5%	1797.0%	1315.4%
2043	85,834	171,420	234,263	3,431,379	3997.7%	2001.7%	1464.8%
2044	75,609	151,011	206,418	3,367,860	4454.3%	2230.2%	1631.6%
2045	66,497	132,821	181,579	3,302,719	4966.7%	2486.6%	1818.9%
2046	58,396	116,645	159,472	3,241,110	5550.2%	2778.6%	2032.4%
2047	51,203	102,279	139,828	3,183,107	6216.6%	3112.2%	2276.4%
2048	44,815	89,518	122,372	3,122,139	6966.8%	3487.7%	2551.4%
2049	39,139	78,179	106,854	3,043,419	7775.9%	3892.9%	2848.2%
2050	34,090	68,090	93,045	2,943,744	8635.1%	4323.3%	3163.8%
2051	29,593	59,101	80,740	2,831,036	9566.5%	4790.1%	3506.3%
2052	25,588	51,096	69,781	2,710,002	10590.9%	5303.8%	3883.6%
2053	22,019	43,961	60,015	2,575,393	11696.4%	5858.4%	4291.3%
2054	18,841	37,607	51,320	2,417,007	12828.8%	6426.9%	4709.7%
2055	16,012	31,954	43,585	2,238,170	13977.7%	7004.3%	5135.2%
2056	13,505	26,942	36,729	2,049,906	15179.0%	7608.6%	5581.1%
2057	11,291	22,516	30,678	1,855,928	16437.8%	8242.6%	6049.7%
2058	9,352	18,643	25,384	1,645,792	17597.7%	8828.1%	6483.5%
2059	7,674	15,289	20,804	1,405,085	18310.2%	9190.1%	6754.1%
2060	6,235	12,415	16,879	1,163,931	18668.6%	9375.5%	6895.6%
2061	5,013	9,976	13,552	936,991	18690.1%	9392.9%	6914.2%
2062	3,988	7,930	10,762	744,004	18653.9%	9382.5%	6913.0%
2063	3,138	6,233	8,451	582,299	18555.0%	9341.9%	6890.2%
2064	2,442	4,846	6,562	449,032	18385.2%	9267.0%	6842.7%
2065	1,879	3,722	5,035	340,865	18144.4%	9157.7%	6770.3%
2066	1,427	2,823	3,814	254,441	17829.9%	9012.6%	6671.9%
2067	1,071	2,114	2,852	186,744	17442.9%	8832.3%	6547.6%
Total	10,645,643	20,920,793	27,001,325	130,508,700	1225.9%	623.8%	483.3%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	22,887,589	24,379,610	24,379,610	18,398,786	80.4%	75.5%	75.5%
Anticipated Experience	10,645,643	20,920,793	27,001,325	130,508,700	1225.9%	623.8%	483.3%
Lifetime Experience	33,533,231	45,300,404	51,380,936	148,907,486	444.1%	328.7%	289.8%
Past Experience@4.5%	37,434,470	39,085,672	39,085,672	23,986,081	64.1%	61.4%	61.4%
Anticipated Experience@4.5%	7,483,300	14,633,662	18,563,942	59,314,434	792.6%	405.3%	319.5%
Lifetime Experience@4.5%	44,917,770	53,719,334	57,649,614	83,300,514	185.5%	155.1%	144.5%

Nationwide A to E Experience - Based on Earned Rate Increases in Pennsylvania

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	345,017	0	0.0%	19.6%	0.0%
	Total	345,017	0	0.0%	19.6%	0.0%
1998	1997	1,391,608	364	0.0%	21.1%	0.1%
	1998	3,583,233	13,616	0.4%	18.8%	2.0%
	Total	4,974,842	13,981	0.3%	19.4%	1.5%
1999	1997	1,336,113	10,270	0.8%	26.8%	2.9%
	1998	7,743,551	648,385	8.4%	21.2%	39.6%
	1999	8,602,334	382,046	4.4%	17.6%	25.3%
	Total	17,681,997	1,040,702	5.9%	19.7%	29.9%
2000	1997	1,307,884	810,867	62.0%	31.9%	194.5%
	1998	7,443,122	1,571,260	21.1%	26.4%	79.9%
	1999	17,292,581	1,380,676	8.0%	20.2%	39.5%
	2000	13,288,060	103,585	0.8%	17.5%	4.5%
	Total	39,331,647	3,866,388	9.8%	20.6%	47.7%
2001	1997	1,274,742	623,559	48.9%	36.1%	135.5%
	1998	7,241,231	947,020	13.1%	31.1%	42.0%
	1999	16,667,497	1,497,925	9.0%	25.3%	35.5%
	2000	25,417,384	1,777,959	7.0%	20.1%	34.9%
	2001	10,634,705	0	0.0%	16.4%	0.0%
	Total	61,235,559	4,846,462	7.9%	22.2%	35.7%
2002	1997	1,157,235	571,886	49.4%	39.2%	126.1%
	1998	6,570,129	982,291	15.0%	34.7%	43.1%
	1999	15,514,417	2,016,574	13.0%	29.9%	43.5%
	2000	23,418,202	3,687,888	15.7%	24.9%	63.2%
	2001	16,727,330	613,985	3.7%	19.1%	19.3%
	2002	3,198,324	3,488	0.1%	15.4%	0.7%
	Total	66,585,636	7,876,112	11.8%	25.0%	47.3%
2003	1997	1,121,391	520,417	46.4%	42.7%	108.7%
	1998	6,262,513	1,921,910	30.7%	37.7%	81.3%
	1999	14,961,065	2,418,303	16.2%	33.6%	48.2%
	2000	22,469,540	5,286,836	23.5%	29.4%	80.0%
	2001	15,595,342	1,335,780	8.6%	23.5%	36.5%
	2002	4,304,944	995,331	23.1%	18.3%	126.2%
	Total	64,714,795	12,478,576	19.3%	28.8%	66.8%
2004	1997	1,100,204	360,613	32.8%	46.7%	70.2%
	1998	6,147,852	1,925,819	31.3%	41.2%	76.1%
	1999	14,551,892	5,367,860	36.9%	36.6%	100.7%
	2000	21,914,145	7,290,649	33.3%	32.8%	101.4%
	2001	14,996,705	3,547,349	23.7%	27.3%	86.5%
	2002	4,008,945	237,000	5.9%	22.4%	26.4%
	Total	62,719,744	18,729,289	29.9%	32.4%	92.3%
2005	1997	1,075,099	1,013,296	94.3%	51.3%	183.8%
	1998	6,048,942	1,457,938	24.1%	45.1%	53.4%
	1999	14,258,056	4,738,356	33.2%	40.1%	82.8%
	2000	21,470,117	4,607,936	21.5%	35.7%	60.1%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
	2001	14,602,174	2,344,362	16.1%	30.1%	53.3%
	2002	3,876,262	415,014	10.7%	26.0%	41.2%
	Total	61,330,650	14,576,901	23.8%	35.5%	66.9%
2006	1997	1,041,063	388,805	37.3%	56.5%	66.1%
	1998	5,934,879	4,110,145	69.3%	49.6%	139.5%
	1999	13,985,091	7,802,016	55.8%	44.1%	126.5%
	2000	21,114,253	9,030,649	42.8%	39.0%	109.7%
	2001	14,254,366	5,130,031	36.0%	32.5%	110.6%
	2002	3,809,295	1,342,402	35.2%	28.4%	123.9%
	Total	60,138,947	27,804,048	46.2%	38.8%	119.2%
2007	1997	1,008,984	890,360	88.2%	62.5%	141.3%
	1998	5,793,352	2,909,646	50.2%	54.8%	91.7%
	1999	13,759,495	4,918,271	35.7%	48.7%	73.4%
	2000	20,675,209	9,656,146	46.7%	42.8%	109.2%
	2001	13,973,690	4,492,878	32.2%	35.3%	91.1%
	2002	3,744,438	322,638	8.6%	30.7%	28.0%
	Total	58,955,167	23,189,940	39.3%	42.5%	92.6%
2008	1997	977,050	1,356,491	138.8%	69.2%	200.7%
	1998	5,650,407	5,897,442	104.4%	60.7%	172.1%
	1999	13,500,316	9,297,327	68.9%	53.9%	127.7%
	2000	20,206,109	9,613,361	47.6%	47.1%	101.0%
	2001	13,699,379	5,017,778	36.6%	38.5%	95.2%
	2002	3,689,055	856,157	23.2%	33.4%	69.6%
	Total	57,722,316	32,038,556	55.5%	46.7%	118.9%
2009	1997	945,791	899,740	95.1%	76.7%	124.1%
	1998	5,514,921	5,076,224	92.0%	67.3%	136.8%
	1999	13,187,988	10,655,052	80.8%	59.9%	134.9%
	2000	19,719,651	11,546,517	58.6%	52.1%	112.4%
	2001	13,379,926	5,385,327	40.2%	42.1%	95.6%
	2002	3,612,821	2,553,107	70.7%	36.4%	194.2%
	Total	56,361,097	36,115,968	64.1%	51.5%	124.4%
2010	1997	919,524	1,019,727	110.9%	85.1%	130.3%
	1998	5,358,027	6,527,221	121.8%	74.8%	162.9%
	1999	12,872,236	9,538,599	74.1%	66.7%	111.1%
	2000	19,195,601	12,597,079	65.6%	57.8%	113.6%
	2001	13,065,996	4,431,038	33.9%	46.3%	73.3%
	2002	3,515,599	1,774,503	50.5%	39.8%	126.7%
	Total	54,926,982	35,888,166	65.3%	57.0%	114.6%
2011	1997	894,107	1,275,850	142.7%	94.9%	150.4%
	1998	5,173,098	5,527,726	106.9%	83.3%	128.3%
	1999	12,562,758	17,896,590	142.5%	74.3%	191.7%
	2000	18,680,994	13,182,661	70.6%	64.2%	109.9%
	2001	12,729,516	6,999,136	55.0%	51.0%	107.9%
	2002	3,462,709	1,338,565	38.7%	43.8%	88.4%
	Total	53,503,183	46,220,526	86.4%	63.2%	136.7%
2012	1997	866,238	1,543,419	178.2%	105.8%	168.4%
	1998	4,996,151	7,123,887	142.6%	93.1%	153.2%
	1999	12,200,240	18,394,846	150.8%	83.1%	181.4%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
	2000	18,195,649	18,710,269	102.8%	71.5%	143.8%
	2001	12,430,428	7,586,512	61.0%	56.3%	108.3%
	2002	3,403,322	1,775,866	52.2%	48.3%	108.1%
	Total	52,092,028	55,134,799	105.8%	70.3%	150.6%
2013	1997	864,412	1,432,980	165.8%	118.1%	140.3%
	1998	5,100,372	5,672,946	111.2%	104.1%	106.8%
	1999	12,363,990	15,677,147	126.8%	93.3%	135.9%
	2000	18,601,974	17,727,381	95.3%	79.9%	119.2%
	2001	12,785,971	9,396,887	73.5%	62.5%	117.7%
	2002	3,512,996	2,602,138	74.1%	53.4%	138.8%
	Total	53,229,715	52,509,478	98.6%	78.4%	125.9%
2014	1997	976,589	1,449,268	148.4%	131.7%	112.7%
	1998	5,682,504	7,807,078	137.4%	116.5%	118.0%
	1999	13,467,418	19,354,260	143.7%	104.9%	137.0%
	2000	20,465,091	20,169,202	98.6%	89.7%	109.9%
	2001	13,869,175	9,087,410	65.5%	69.5%	94.3%
	2002	3,725,248	2,497,940	67.1%	59.2%	113.2%
	Total	58,186,026	60,365,157	103.7%	87.6%	118.4%
2015	1997	1,058,542	1,031,494	97.4%	146.9%	66.3%
	1998	5,796,825	9,101,839	157.0%	130.3%	120.5%
	1999	13,875,119	25,796,321	185.9%	117.9%	157.7%
	2000	21,247,333	30,461,613	143.4%	100.8%	142.3%
	2001	14,168,518	11,477,669	81.0%	77.7%	104.3%
	2002	3,833,952	2,475,798	64.6%	66.1%	97.7%
	Total	59,980,288	80,344,733	134.0%	98.1%	136.5%
2016	1997	1,065,290	1,947,018	182.8%	163.7%	111.6%
	1998	5,936,112	12,919,362	217.6%	145.7%	149.4%
	1999	14,112,819	24,552,297	174.0%	132.5%	131.3%
	2000	21,755,922	23,271,587	107.0%	113.3%	94.4%
	2001	14,657,826	14,935,755	101.9%	87.0%	117.1%
	2002	3,991,966	3,381,830	84.7%	74.0%	114.5%
	Total	61,519,936	81,007,849	131.7%	110.0%	119.7%
2017	1997	1,142,434	1,946,242	170.4%	182.7%	93.3%
	1998	6,468,477	11,565,377	178.8%	163.1%	109.6%
	1999	14,988,800	23,949,878	159.8%	149.1%	107.2%
	2000	23,408,686	35,846,038	153.1%	127.5%	120.1%
	2001	15,728,381	12,944,574	82.3%	97.5%	84.4%
	2002	4,181,105	3,732,224	89.3%	83.0%	107.5%
	Total	65,917,883	89,984,333	136.5%	123.4%	110.6%
All Calendar Years	1997	21,869,316	19,092,666	87.3%	53.1%	164.3%
	1998	118,445,697	93,707,131	79.1%	49.8%	159.0%
	1999	262,724,112	205,634,344	78.3%	46.9%	166.7%
	2000	371,243,919	234,567,355	63.2%	43.7%	144.7%
	2001	237,299,429	104,726,471	44.1%	37.5%	117.6%
	2002	59,870,981	26,303,999	43.9%	34.0%	129.2%
	Total	1,071,453,455	684,031,965	63.8%	43.2%	147.7%

Pennsylvania A to E Experience

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	0	0	-	-	-
	Total	0	0	-	-	-
1998	1997	0	0	-	-	-
	1998	147,425	0	0.0%	19.9%	0.0%
	Total	147,425	0	0.0%	19.9%	0.0%
1999	1997	0	0	-	-	-
	1998	302,207	32,136	10.6%	22.8%	46.7%
	1999	350,436	0	0.0%	18.3%	0.0%
	Total	652,642	32,136	4.9%	20.3%	24.3%
2000	1997	0	0	-	-	-
	1998	291,738	290,651	99.6%	28.2%	353.7%
	1999	644,806	30,576	4.7%	21.0%	22.6%
	2000	386,861	0	0.0%	18.4%	0.0%
	Total	1,323,406	321,227	24.3%	21.6%	112.2%
2001	1997	0	0	-	-	-
	1998	279,902	99,481	35.5%	32.9%	108.2%
	1999	615,046	155,010	25.2%	26.0%	96.8%
	2000	770,710	36,454	4.7%	20.9%	22.6%
	2001	263,982	0	0.0%	16.1%	0.0%
	Total	1,929,641	290,944	15.1%	23.3%	64.7%
2002	1997	0	0	-	-	-
	1998	251,376	0	0.0%	36.2%	0.0%
	1999	574,518	21,369	3.7%	30.5%	12.2%
	2000	708,240	94,177	13.3%	26.0%	51.2%
	2001	346,474	0	0.0%	19.1%	0.0%
	Total	1,880,608	115,546	6.1%	27.1%	22.7%
2003	1997	0	0	-	-	-
	1998	249,060	91,943	36.9%	38.9%	94.9%
	1999	553,861	4,962	0.9%	33.9%	2.6%
	2000	682,115	5,272	0.8%	30.5%	2.5%
	2001	329,517	0	0.0%	23.4%	0.0%
	Total	1,814,553	102,177	5.6%	31.0%	18.1%
2004	1997	0	0	-	-	-
	1998	246,510	0	0.0%	42.0%	0.0%
	1999	535,420	276,672	51.7%	36.8%	140.3%
	2000	665,527	10,775	1.6%	33.8%	4.8%
	2001	318,400	595,578	187.1%	27.1%	689.4%
	Total	1,765,856	883,025	50.0%	34.3%	145.7%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1997	0	0	-	-	-
	1998	238,900	5,213	2.2%	45.8%	4.8%
	1999	521,096	2,513	0.5%	40.1%	1.2%
	2000	650,357	2,080	0.3%	36.6%	0.9%
	2001	310,851	337,937	108.7%	29.8%	365.0%
	Total	1,721,205	347,744	20.2%	37.3%	54.1%
2006	1997	0	0	-	-	-
	1998	234,330	32,157	13.7%	50.0%	27.4%
	1999	504,023	573,085	113.7%	43.8%	259.3%
	2000	628,891	127,706	20.3%	39.8%	51.1%
	2001	305,858	143,508	46.9%	32.2%	145.7%
	Total	1,673,103	876,455	52.4%	40.6%	128.9%
2007	1997	0	0	-	-	-
	1998	228,651	202,162	88.4%	54.6%	161.9%
	1999	490,666	360,393	73.4%	48.1%	152.8%
	2000	620,006	138,914	22.4%	43.4%	51.6%
	2001	303,389	96,556	31.8%	35.0%	91.0%
	Total	1,642,712	798,024	48.6%	44.4%	109.5%
2008	1997	0	0	-	-	-
	1998	223,122	32,697	14.7%	59.8%	24.5%
	1999	486,085	222,141	45.7%	53.0%	86.2%
	2000	605,834	507,929	83.8%	47.5%	176.4%
	2001	302,654	0	0.0%	38.2%	0.0%
	Total	1,617,694	762,767	47.2%	48.7%	96.9%
2009	1997	0	0	-	-	-
	1998	216,987	162,278	74.8%	65.8%	113.7%
	1999	475,855	1,006,328	211.5%	58.7%	360.0%
	2000	589,737	563,330	95.5%	52.3%	182.6%
	2001	298,715	373,128	124.9%	41.9%	298.4%
	Total	1,581,294	2,105,064	133.1%	53.6%	248.3%
2010	1997	0	0	-	-	-
	1998	211,064	3,277	1.6%	72.3%	2.1%
	1999	467,179	755,943	161.8%	65.2%	248.1%
	2000	579,583	224,771	38.8%	57.8%	67.1%
	2001	294,848	0	0.0%	46.1%	0.0%
	Total	1,552,674	983,991	63.4%	59.2%	107.0%
2011	1997	0	0	-	-	-
	1998	209,323	354	0.2%	79.7%	0.2%
	1999	448,427	175,733	39.2%	72.6%	54.0%
	2000	569,859	591,345	103.8%	64.0%	162.2%
	2001	281,531	130,601	46.4%	50.9%	91.2%
	Total	1,509,141	898,034	59.5%	65.6%	90.7%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2012	1997	0	0	-	-	-
	1998	203,791	1,926	0.9%	88.2%	1.1%
	1999	421,671	137,053	32.5%	81.1%	40.1%
	2000	556,096	968,091	174.1%	70.9%	245.7%
	2001	276,140	123,394	44.7%	56.3%	79.4%
	Total	1,457,699	1,230,465	84.4%	72.8%	115.9%
2013	1997	0	0	-	-	-
	1998	208,865	33,290	15.9%	97.8%	16.3%
	1999	432,018	197,356	45.7%	90.8%	50.3%
	2000	560,890	275,203	49.1%	78.9%	62.2%
	2001	289,780	61,289	21.2%	62.5%	33.8%
	Total	1,491,553	567,138	38.0%	81.1%	46.9%
2014	1997	0	0	-	-	-
	1998	229,794	16,921	7.4%	108.4%	6.8%
	1999	469,895	663,302	141.2%	102.0%	138.4%
	2000	597,974	95,701	16.0%	88.2%	18.1%
	2001	299,692	981,707	327.6%	69.5%	471.0%
	Total	1,597,354	1,757,631	110.0%	90.6%	121.4%
2015	1997	0	0	-	-	-
	1998	232,516	1,616,446	695.2%	120.3%	577.9%
	1999	484,197	1,636,776	338.0%	114.6%	294.9%
	2000	609,063	728,795	119.7%	98.9%	121.0%
	2001	294,457	8,282	2.8%	77.8%	3.6%
	Total	1,620,233	3,990,300	246.3%	101.5%	242.7%
2016	1997	0	0	-	-	-
	1998	237,987	273,143	114.8%	133.8%	85.8%
	1999	500,891	1,620,966	323.6%	129.0%	250.9%
	2000	624,186	566,199	90.7%	110.9%	81.8%
	2001	300,860	0	0.0%	87.0%	0.0%
	Total	1,663,924	2,460,309	147.9%	113.7%	130.0%
2017	1997	0	0	-	-	-
	1998	255,337	912,832	357.5%	149.1%	239.9%
	1999	541,993	1,498,514	276.5%	145.0%	190.7%
	2000	664,154	674,047	101.5%	124.5%	81.5%
	2001	318,272	556,340	174.8%	97.6%	179.0%
	Total	1,779,754	3,641,733	204.6%	127.5%	160.5%
All Calendar Years	1997	0	0	-	53.1%	-
	1998	4,698,883	3,806,909	81.0%	49.8%	162.8%
	1999	9,518,085	9,338,692	98.1%	46.9%	209.0%
	2000	11,070,083	5,610,788	50.7%	43.7%	116.1%
	2001	5,135,419	3,408,321	66.4%	37.5%	176.8%
	Total	30,422,469	22,164,709	72.9%	44.4%	164.1%

Distribution of Business as of 12/31/2017 - Form 97045 Series

Countrywide

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	10%
5 Year	41%
Lifetime	49%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	39%
90 Day	61%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	35%
Simple	30%
Compound	35%

<u>Gender</u>	<u>% of PIF</u>
Male	41%
Female	59%

<u>Issue Age</u>	<u>% of PIF</u>
<30	0%
30-34	5%
35-39	5%
40-44	7%
45-49	10%
50-54	17%
55-59	20%
60-64	20%
65-69	11%
70-75	4%
>75	1%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	13%
100-149	62%
150-199	18%
200-250	7%
>250	0%

Pennsylvania

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	19%
5 Year	39%
Lifetime	41%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	42%
90 Day	58%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	36%
Simple	39%
Compound	25%

<u>Gender</u>	<u>% of PIF</u>
Male	43%
Female	57%

<u>Issue Age</u>	<u>% of PIF</u>
<30	2%
30-34	5%
35-39	5%
40-44	6%
45-49	10%
50-54	17%
55-59	20%
60-64	20%
65-69	10%
70-75	3%
>75	0%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	9%
100-149	55%
150-199	27%
200-250	8%
>250	1%

Distribution of Business as of 12/31/2017 - Form 97045 Series

Countrywide

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	62%
Standard	38%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	71%
No	29%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	2%
No	98%

Pennsylvania

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	65%
Standard	35%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	69%
No	31%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	7%
No	93%

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	20%	38%
30-34	0%	19%	38%
35-39	0%	32%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	38%	40%
46	0%	38%	40%
47	0%	35%	40%
48	0%	35%	40%
49	0%	35%	40%
50	0%	35%	40%
51	0%	35%	40%
52	0%	36%	40%
53	0%	34%	40%
54	0%	34%	40%
55	0%	33%	40%
56	0%	32%	40%
57	0%	29%	40%
58	0%	27%	40%
59	0%	24%	39%
60	0%	22%	38%
61	0%	20%	35%
62	0%	17%	33%
63	0%	15%	29%
64	0%	13%	27%
65	0%	12%	25%
66	0%	10%	23%
67	0%	8%	21%
68	0%	5%	18%
69	0%	2%	15%
70	0%	0%	12%
71	0%	0%	6%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	10%
76	0%	0%	15%
77	0%	5%	15%
78	0%	4%	15%
79	0%	4%	15%
80	0%	4%	15%
81	0%	4%	15%
82	0%	4%	15%
83	0%	4%	15%
84	0%	4%	15%

Rate Table Comparison - D53 to D32

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	15%	30%
30-34	0%	15%	30%
35-39	0%	25%	39%
40	0%	37%	40%
41	0%	39%	40%
42	0%	38%	40%
43	0%	35%	40%
44	0%	33%	40%
45	0%	31%	40%
46	0%	30%	40%
47	0%	28%	40%
48	0%	27%	40%
49	0%	27%	40%
50	0%	28%	40%
51	0%	28%	40%
52	0%	29%	40%
53	0%	28%	40%
54	0%	27%	39%
55	0%	26%	38%
56	0%	25%	36%
57	0%	23%	33%
58	0%	20%	31%
59	0%	18%	29%
60	0%	16%	27%
61	0%	14%	25%
62	0%	11%	22%
63	0%	8%	20%
64	0%	7%	18%
65	0%	6%	16%
66	0%	4%	14%
67	0%	2%	11%
68	0%	0%	8%
69	0%	0%	6%
70	0%	0%	3%
71	0%	0%	0%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	5%
76	0%	0%	10%
77	0%	1%	14%
78	0%	1%	13%
79	0%	0%	13%
80	0%	0%	13%
81	0%	0%	13%
82	0%	0%	13%
83	0%	0%	13%
84	0%	0%	13%

Rate Table Comparison - D53 to D32

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	38%	40%	40%
62	33%	40%	40%
63	28%	40%	40%
64	24%	40%	40%
65	20%	37%	40%
66	16%	33%	40%
67	12%	29%	40%
68	8%	25%	39%
69	4%	20%	35%
70	0%	15%	29%
71	0%	9%	22%
72	0%	2%	15%
73	0%	0%	6%
74	0%	0%	3%
75	0%	4%	3%
76	0%	0%	4%
77	0%	0%	5%
78	0%	0%	2%
79	0%	0%	2%
80	0%	0%	2%
81	0%	0%	2%
82	0%	0%	2%
83	0%	0%	2%
84	0%	0%	2%

Rate Table Comparison - D53 to D32

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	38%	40%	40%
61	33%	40%	40%
62	29%	40%	40%
63	24%	38%	40%
64	20%	34%	40%
65	16%	31%	40%
66	13%	27%	38%
67	9%	23%	34%
68	5%	19%	30%
69	1%	15%	25%
70	0%	10%	20%
71	0%	4%	13%
72	0%	0%	6%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D53 to D32

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	35%	40%	40%
67	28%	40%	40%
68	22%	40%	40%
69	17%	36%	40%
70	11%	29%	40%
71	6%	21%	37%
72	0%	13%	28%
73	0%	4%	17%
74	0%	0%	12%
75	0%	0%	11%
76	0%	0%	9%
77	0%	0%	7%
78	0%	0%	3%
79	0%	0%	1%
80	0%	0%	1%
81	0%	0%	1%
82	0%	0%	1%
83	0%	0%	1%
84	0%	0%	1%

Rate Table Comparison - D53 to D32

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	38%	40%	40%
66	31%	40%	40%
67	25%	40%	40%
68	19%	36%	40%
69	13%	30%	40%
70	8%	23%	36%
71	2%	16%	27%
72	0%	7%	18%
73	0%	0%	9%
74	0%	0%	4%
75	0%	0%	3%
76	0%	0%	1%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D53 to D32

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	8%	24%
30-34	0%	8%	24%
35-39	0%	18%	36%
40	0%	30%	40%
41	0%	32%	40%
42	0%	32%	40%
43	0%	29%	40%
44	0%	27%	40%
45	0%	25%	40%
46	0%	24%	40%
47	0%	22%	39%
48	0%	21%	38%
49	0%	21%	38%
50	0%	20%	38%
51	0%	21%	38%
52	0%	21%	38%
53	0%	21%	37%
54	0%	20%	35%
55	0%	19%	34%
56	0%	17%	32%
57	0%	15%	29%
58	0%	13%	26%
59	0%	11%	24%
60	0%	8%	22%
61	0%	6%	20%
62	0%	3%	17%
63	0%	1%	15%
64	0%	0%	13%
65	0%	0%	11%
66	0%	0%	9%
67	0%	0%	7%
68	0%	0%	4%
69	0%	0%	1%
70	0%	0%	0%
71	0%	0%	0%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	2%
78	0%	0%	2%
79	0%	0%	2%
80	0%	0%	2%
81	0%	0%	2%
82	0%	0%	2%
83	0%	0%	2%
84	0%	0%	2%

Rate Table Comparison - D54 to D33

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	3%	16%
30-34	0%	3%	16%
35-39	0%	12%	26%
40	0%	23%	37%
41	0%	24%	39%
42	0%	25%	39%
43	0%	22%	36%
44	0%	20%	33%
45	0%	18%	32%
46	0%	18%	31%
47	0%	15%	29%
48	0%	15%	28%
49	0%	15%	28%
50	0%	14%	28%
51	0%	14%	28%
52	0%	15%	28%
53	0%	15%	27%
54	0%	14%	25%
55	0%	13%	24%
56	0%	12%	22%
57	0%	10%	19%
58	0%	7%	17%
59	0%	5%	15%
60	0%	3%	13%
61	0%	1%	11%
62	0%	0%	8%
63	0%	0%	6%
64	0%	0%	4%
65	0%	0%	3%
66	0%	0%	1%
67	0%	0%	0%
68	0%	0%	0%
69	0%	0%	0%
70	0%	0%	0%
71	0%	0%	0%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D54 to D33

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	39%	40%	40%
57	35%	40%	40%
58	31%	40%	40%
59	28%	40%	40%
60	24%	38%	40%
61	21%	33%	40%
62	17%	28%	40%
63	13%	24%	39%
64	9%	21%	35%
65	6%	18%	31%
66	3%	14%	27%
67	0%	11%	23%
68	0%	6%	18%
69	0%	2%	14%
70	0%	0%	9%
71	0%	0%	2%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D54 to D33

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	38%	40%	40%
56	35%	40%	40%
57	31%	40%	40%
58	27%	40%	40%
59	24%	36%	40%
60	21%	32%	40%
61	17%	27%	39%
62	13%	23%	34%
63	9%	18%	29%
64	6%	15%	25%
65	3%	12%	22%
66	0%	9%	18%
67	0%	5%	14%
68	0%	1%	10%
69	0%	0%	5%
70	0%	0%	1%
71	0%	0%	0%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D54 to D33

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	36%	40%	40%
64	30%	40%	40%
65	24%	40%	40%
66	19%	34%	40%
67	13%	28%	40%
68	7%	22%	36%
69	1%	15%	29%
70	0%	9%	22%
71	0%	2%	14%
72	0%	0%	6%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D54 to D33

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	39%	40%	40%
63	32%	40%	40%
64	26%	40%	40%
65	21%	34%	40%
66	15%	28%	39%
67	10%	22%	33%
68	4%	16%	26%
69	0%	10%	20%
70	0%	4%	14%
71	0%	0%	6%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D54 to D33



97045 Series In-Force Rate Increase Filing Status

State	Years Sold	First Rate Increase Filing					Second Rate Increase Filing					Policies in Force (as of year-end 2017)	Annualized Premiums (as of year-end 2017)
		Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented		
Alabama	1997 - 2001	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Apr-13	Dec-13	29.0%	19%*	580	991,633
Alaska	1997 - 2001	Jan-12	Mar-12	Dec-12	37.0%	37.0%	Apr-13	May-13	Dec-13	23.0%	23.0%	142	378,737
Arizona	1997 - 2002	Mar-13	Mar-13	Aug-13	37.0%	37.0%	May-13	Disapproved	N/A	27.0%		625	1,051,747
Arkansas	1997 - 2002	Feb-13	Apr-13	Sep-13	37.0%	5.0%	May-15	Jul-15	Dec-15	36.1%	18.5%	298	345,163
California	1999 - 2002	Jun-12	Mar-14	Nov-14	37.0%	18.6%						6037	9,277,858
Colorado	1997 - 2002	Feb-13	Apr-13	Sep-13	37.0%	37.0%	Jun-13	Disapproved	N/A	31.0%		1015	1,960,439
Connecticut	2000 - 2002	Apr-13	Disapproved		38.0%							47	57,242
Delaware	1997 - 2001	Jul-12	Nov-12	Apr-13	25.0%	15.0%	Mar-13	Oct-13	Apr-14	24.0%	15.8%	79	142,381
District of Columbia	1997 - 2001	Aug-12	Dec-12	Jun-13	10.0%	10.0%	Feb-13	May-13	Jun-14	9.0%	9.0%	11	22,654
Florida	1997 - 2001	Feb-13	Mar-14	Aug-14	37.0%	16.3%	Apr-15	Jul-15	Mar-16	39.3%	15.0%	2281	3,957,656
Georgia	1997 - 2001	Feb-12	May-12	Dec-12	37.0%	12.0%	Mar-13	May-13	Dec-13	38.0%	14.6%	1052	1,481,679
Hawaii	1997 - 2001	Oct-12	Mar-13	Aug-13	37.0%	37%*	Apr-15	Feb-18	Aug-18	38.0%	38%**	329	613,505
Idaho	1997 - 2002	Jul-12	Oct-12	Mar-13	37.0%	37.0%	May-13	Oct-13	Mar-14	28.0%	14.0%	164	320,483
Illinois	1997 - 2001	Jan-12	Apr-12	Dec-12	37.0%	37.0%	Apr-13	Nov-13	Mar-14	23.7%	23.7%	1926	4,213,475
Indiana	1997 - 2002	Aug-12	Feb-13	Jul-13	37.0%	16.8%	Jun-13	Nov-13	Jul-14	34.0%	9.3%	554	916,752
Iowa	1997 - 2001	Jan-12	Aug-12	Jan-13	37.0%	18.0%	Feb-13	Jul-13	Jan-14	36.0%	36%*	1240	2,226,112
Kansas	1997 - 2001	Mar-12	Jun-12	Dec-12	35.0%	10.0%	Feb-13	Disapproved	N/A	30.0%		864	1,352,280
Kentucky	1997 - 2001	Mar-12	Jun-12	Dec-12	37.0%	37.0%	Apr-13	Jul-13	Dec-13	31.0%	9.5%	318	560,688
Louisiana	1997 - 2002	Feb-13	Aug-13	Jan-14	37.0%	24.0%	Nov-13	Dec-13	Jan-15	21.8%	21.8%	666	953,519
Maine	1997 - 2001	Mar-13	Jun-13	Jan-14	37.0%	31%*	Aug-15	Jan-16	Jun-16	38.7%	31.3%*	75	112,847
Maryland	1998 - 2002	Apr-12	May-12	Dec-12	15.0%	15.0%	Mar-13	Apr-13	Dec-13	15.0%	15.0%	1076	2,157,315
Michigan	1997 - 2001	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Apr-13	Dec-13	22.9%	22.9%	728	1,384,943
Minnesota	1997 - 2001	Jul-12	Disapproved		37.0%		Dec-13	Disapproved	N/A	37.0%		956	1,124,362
Mississippi	1997 - 2001	Jun-12	Aug-12	Apr-13	23.0%	23.0%	Apr-13	May-13	May-14	23.0%	23.0%	531	786,500
Missouri	1997 - 2001	Feb-12	Sep-12	Feb-13	37.0%	37%*	Apr-15	Apr-15	Sep-15	38.2%	38.2%	1350	2,910,729
Montana	1997 - 2002	Jul-12	Aug-12	Jan-13	37.0%	19.0%	Apr-13	May-13	Jan-14	35.0%	19.0%	115	196,465
Nebraska	1997 - 2002	Feb-12	Oct-12	Mar-13	37.0%	19.0%	Feb-13	Mar-13	Mar-14	35.0%	35.0%	1092	2,136,911
Nevada	1997 - 2001	Jul-12	Sep-12	Feb-13	37.0%	10.0%	Mar-13	Sep-13	Feb-14	39.0%	39%*	238	443,358
New Hampshire	1997 - 2001	Feb-12	Apr-12	Dec-12	37.0%	37.0%	May-13	Disapproved	N/A	33.0%		53	95,867
New Mexico	1997 - 2002	Mar-12	Disapproved		37.0%		Oct-13	Oct-13	Mar-14	14.8%	14.8%	284	405,110
New York	1998 - 2002	Apr-13	Oct-13	Jun-14	38.0%	10.0%	Oct-14	Jul-15	Dec-15	67.7%	15.0%	643	1,226,240
North Carolina	1998 - 2002	Aug-12	Jun-13	Nov-13	37.0%	37.0%	Jul-13	Disapproved	N/A	31.4%		735	1,105,264
North Dakota	1997 - 2002	Jul-12	Oct-12	Feb-13	37.0%	15.0%	Jul-13	Aug-13	Feb-14	37.0%	14.7%	215	373,542
Ohio	1997 - 2002	Jun-12	Jun-12	Dec-12	37.0%	20.7%	Apr-13	Jan-14	Jun-14	36.0%	9.9%	1300	2,176,617
Oklahoma	1997 - 2002	Feb-12	May-12	Dec-12	37.0%	23.7%	Mar-13	Apr-13	Dec-13	33.0%	23.0%	603	831,862
Oregon	1997 - 2002	Jul-12	Oct-13	Apr-14	37.0%	37.0%	04/29/16	Sep-16	Feb-17	38.5%	38.5%	621	1,131,396
Pennsylvania	1998 - 2001	Jun-12	Oct-12	Feb-13	37.0%	15.0%	Mar-13	Sep-13	Feb-14	37.0%	14.0%	1145	1,844,132
South Carolina	1998 - 2001	Jan-12	Oct-12	Mar-13	37.0%	19.0%	Feb-13	May-13	Mar-14	35.0%	19.0%	573	798,124
South Dakota	1997 - 2002	Jul-12	Aug-12	Jan-13	37.0%	37.0%	May-13	Jul-13	Jan-14	22.3%	22.3%	443	951,407
Tennessee	1997 - 2001	Mar-12	Jun-12	Dec-12	37.0%	37.0%	May-13	Sep-13	Apr-14	21.0%	21.0%	579	1,169,351
Texas	1998 - 2002	Jun-12	Aug-12	Jan-13	37.0%	25.0%	May-15	Jul-15	Dec-15	38.2%	38.2%	4503	7,641,010
Utah	1998 - 2002	May-12	Aug-12	Jan-13	37.0%	37.0%	May-13	Disapproved	N/A	29.0%		150	276,041
Vermont	1997 - 2002	Mar-12	Disapproved		37.0%		Mar-13	Disapproved	N/A	39.0%		56	74,302
Virginia	2001 - 2002	Nov-13	May-16	Aug-17	36.4%	36.4%**						1028	1,188,944
Washington	1998 - 2001	Jul-12	Jan-13	Jun-13	37.0%	37.0%	May-13	Oct-13	Jun-14	24.0%	24.0%	504	996,965
West Virginia	1997 - 2002	Jan-12	Apr-12	Dec-12	37.0%	37.0%	May-13	Aug-13	Feb-14	32.0%	24.6%*	146	309,069
Wisconsin	1998 - 2001	May-12	Jun-12	Dec-12	22.4%	22.4%	Aug-15	Nov-15	Jul-16	20.2%	20.2%	623	977,896
Wyoming	1997 - 2001	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Jun-13	Dec-13	23.4%	23.4%	128	296,429

*Rate increase phased-in over two years

**Rate increase phased-in over three or more years



97045 Series In-Force Rate Increase Filing Status

State	Years Sold	Third Rate Increase Filing					Fourth Rate Increase Filing					Fifth Rate Increase Filing				
		Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented
Alabama	1997 - 2001	Apr-16	Jun-16	Nov-16	18.4%	18.4%	Feb-17	Apr-17	Nov-18	27.2%	27.2%					
Alaska	1997 - 2001	Apr-16	May-16	Oct-16	36.8%	36.8%	Sep-17	Oct-17	May-18	25.2%	25.2%					
Arizona	1997 - 2002	Apr-15	Jun-15	Nov-15	36.9%	36.9%	Aug-16	Disapproved	N/A	28.3%		Jul-18	Pending		28.4%	
Arkansas	1997 - 2002	May-16	Jun-16	Dec-16	35.9%	23.0%	Apr-17	May-17	Dec-17	33.9%	13.9%	May-18	Jun-18	Dec-18	29.8%	20.0%
California	1999 - 2002															
Colorado	1997 - 2002	Apr-15	Jun-15	Mar-16	37.8%	37.8%*										
Connecticut	2000 - 2002															
Delaware	1997 - 2001	Apr-15	May-15	Oct-15	23.5%	23.5%	May-16	Dec-16	Sep-17	23.4%	23.4%	Nov-17	Dec-17	Sep-18	19.3%	19.3%
District of Columbia	1997 - 2001	Mar-15	Apr-15	Sep-15	9.9%	9.9%	Jun-16	Jun-16	Nov-16	9.9%	9.9%	May-17	May-17	Nov-17	10.0%	10.0%
Florida	1997 - 2001	May-16	Oct-16	Mar-17	39.5%	13.3%										
Georgia	1997 - 2001	Apr-15	Jul-15	Dec-15	38.0%	12.6%	Jul-16	Sep-16	Feb-17	37.3%	14.5%	Aug-17	Sep-17	Feb-18	35.1%	11.0%
Hawaii	1997 - 2001															
Idaho	1997 - 2002	Apr-15	Jan-16	Jun-16	33.6%	13.8%	Aug-18	Pending		29.6%						
Illinois	1997 - 2001	Mar-16	Jul-16	Dec-16	36.4%	36.4%	Oct-17	Jan-18	Jul-18	25.3%	25.3%*					
Indiana	1997 - 2002	May-16	Aug-16	Jan-17	38.7%	7.9%	Dec-17	Pending		38.4%						
Iowa	1997 - 2001	Aug-15	Nov-15	Apr-16	36.1%	28%*	Oct-17	Dec-17	May-18	28.0%	14.3%	Aug-18	Pending		23.6%	
Kansas	1997 - 2001	Apr-16	Jun-16	Dec-16	45.0%	45.0%										
Kentucky	1997 - 2001	May-15	Aug-15	Jan-16	37.6%	9.7%	Jun-16	Jun-16	Jan-17	35.4%	9.6%	Aug-17	Oct-17	Mar-18	32.2%	32.2%
Louisiana	1997 - 2002	Mar-16	Nov-16	Apr-17	23.4%	23.4%	Sep-17	Jul-18	Dec-18	23.6%	8.7%					
Maine	1997 - 2001	Sep-17	Oct-17	Jun-18	35.0%	35%**										
Maryland	1998 - 2002	Apr-15	Aug-15	Jan-16	14.6%	14.6%	Aug-16	Aug-16	Jan-17	14.3%	14.3%	Jul-18	Pending		14.1%	
Michigan	1997 - 2001	Mar-16	Apr-16	Sep-16	35.4%	35.4%	Oct-17	Nov-17	Jun-18	25.0%	25.0%					
Minnesota	1997 - 2001	Sep-16	Nov-16	Apr-17	38.7%	38.7%**										
Mississippi	1997 - 2001	Apr-15	Jun-15	Nov-15	22.9%	10.0%	Jun-16	Sep-16	Feb-17	22.4%	22.4%	Oct-17	Mar-18	Aug-18	17.0%	17.0%
Missouri	1997 - 2001	Jun-16	Jun-16	Nov-16	29.8%	29.8%	Oct-17	Nov-17	Jun-18	18.7%	18.7%					
Montana	1997 - 2002	May-15	Jul-15	Dec-15	35.8%	15.7%	Feb-17	Aug-17	Jan-18	31.3%	31.3%	Jul-18	Pending		12.3%	
Nebraska	1997 - 2002	Apr-16	Jul-16	Dec-16	36.6%	36.6%	Oct-17	Feb-18	Aug-18	26.9%	39.3%*					
Nevada	1997 - 2001	Aug-15	Sep-15	Feb-16	37.5%	37.5%*	Sep-17	Jan-18	Jun-18	30.1%	30.1%*					
New Hampshire	1997 - 2001															
New Mexico	1997 - 2002	Apr-15	Jun-15	Nov-15	39.4%	15.0%	Feb-17	Apr-17	Sep-17	38.6%	14.8%	Jan-18	Mar-18	Sep-18	37.3%	14.2%
New York	1998 - 2002	Nov-16	Apr-17	Sep-17	15.0%	15.0%	May-18	Pending		15.0%						
North Carolina	1998 - 2002	May-15	Disapproved	N/A	38.2%		Jan-17	May-17	Dec-17	38.5%	38.5%*					
North Dakota	1997 - 2002	Apr-15	Apr-15	Sep-15	37.8%	14.8%	May-16	Jun-16	Nov-16	35.8%	14.3%	May-17	May-17	Nov-17	13.4%	13.4%
Ohio	1997 - 2002	May-15	Feb-16	Jul-16	37.7%	14.3%	Jan-17	Feb-17	Jul-17	14.2%	14.2%	Nov-17	Dec-17	Jul-18	13.9%	13.9%
Oklahoma	1997 - 2002	Apr-15	Jan-16	Jun-16	23.5%	9.7%	Sep-17	Oct-17	Jun-18	9.5%	9.5%					
Oregon	1997 - 2002															
Pennsylvania	1998 - 2001	May-15	Aug-15	Jan-16	36.5%	14.5%	Jun-16	Sep-16	Jan-17	36.0%	13.8%	Aug-17	Dec-17	May-18	34.2%	13.6%
South Carolina	1998 - 2001	Apr-15	May-15	Mar-16	18.5%	18.5%	Feb-17	Mar-17	Dec-17	32.7%	17.8%	May-18	Jul-18	Dec-18	26.3%	15.0%
South Dakota	1997 - 2002	Mar-16	Apr-16	Sep-16	36.5%	36.5%	Sep-17	Nov-17	Jun-18	22.0%	22.0%					
Tennessee	1997 - 2001	Apr-16	May-16	Oct-16	36.2%	36.2%	Oct-17	Withdrawn		21.2%	0.0%					
Texas	1998 - 2002	May-17	Jun-17	Dec-17	33.9%	33.9%										
Utah	1998 - 2002	Apr-16	May-16	Oct-16	38.6%	38.6%	Feb-17	Disapproved		26.0%	0.0%	Jul-18	Pending		29.8%	
Vermont	1997 - 2002															
Virginia	2001 - 2002															
Washington	1998 - 2001	Mar-16	Nov-16	Apr-17	35.9%	11.2%										
West Virginia	1997 - 2002	Apr-16	Apr-16	Oct-16	36.4%	31.8%	May-18	Pending		22.3%						
Wisconsin	1998 - 2001															
Wyoming	1997 - 2001	May-15	May-15	Oct-15	35.0%	35.0%	Oct-17	Oct-17	May-18	21.6%	21.6%					

*Rate increase phased-in over two years

**Rate increase phased-in over three or more years



97045 Series In-Force Rate Increase Filing Status

State	Years Sold	Sixth Rate Increase Filing					Cumulative Increase
		Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	
Alabama	1997 - 2001						145.5%
Alaska	1997 - 2001						188.6%
Arizona	1997 - 2002						87.6%
Arkansas	1997 - 2002						109.2%
California	1999 - 2002						18.6%
Colorado	1997 - 2002						88.8%
Connecticut	2000 - 2002						0.0%
Delaware	1997 - 2001						142.1%
District of Columbia	1997 - 2001	Apr-18	Jun-18	Nov-18	9.9%	9.9%	60.7%
Florida	1997 - 2001						51.5%
Georgia	1997 - 2001	Jul-18	Pending		32.3%		83.7%
Hawaii	1997 - 2001						89.1%
Idaho	1997 - 2002						77.7%
Illinois	1997 - 2001						189.6%
Indiana	1997 - 2002						37.7%
Iowa	1997 - 2001						134.8%
Kansas	1997 - 2001						59.5%
Kentucky	1997 - 2001	Aug-18	Pending		24.4%		138.4%
Louisiana	1997 - 2002						102.6%
Maine	1997 - 2001						132.2%
Maryland	1998 - 2002						73.2%
Michigan	1997 - 2001						185.0%
Minnesota	1997 - 2001						38.7%
Mississippi	1997 - 2001						138.3%
Missouri	1997 - 2001						191.7%
Montana	1997 - 2002						115.1%
Nebraska	1997 - 2002						205.7%
Nevada	1997 - 2001						173.5%
New Hampshire	1997 - 2001						37.0%
New Mexico	1997 - 2002						73.1%
New York	1998 - 2002						45.5%
North Carolina	1998 - 2002						89.7%
North Dakota	1997 - 2002	Apr-18	May-18	Nov-18	12.7%	12.7%	99.2%
Ohio	1997 - 2002						97.2%
Oklahoma	1997 - 2002						82.8%
Oregon	1997 - 2002						89.7%
Pennsylvania	1998 - 2001						94.1%
South Carolina	1998 - 2001						127.3%
South Dakota	1997 - 2002						179.0%
Tennessee	1997 - 2001						125.8%
Texas	1998 - 2002						131.4%
Utah	1998 - 2002						89.9%
Vermont	1997 - 2002						0.0%
Virginia	2001 - 2002						36.4%
Washington	1998 - 2001						88.9%
West Virginia	1997 - 2002						125.0%
Wisconsin	1998 - 2001						47.2%
Wyoming	1997 - 2001						177.5%

*Rate increase phased-in over two years

**Rate increase phased-in over three or more years

Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

Loss Ratio Demonstration - Results from the sum of the accumulated past and the discounted projections

Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

Earned Premium and Incurred Losses are calculated by accumulating past amounts and discounting projected amounts at 4.5%.

		Earned Premium	Incurred Losses	Loss Ratio
With Rate Increase	Nationwide Original Rate Class	1,829,430,955	2,667,852,593	145.8%
	Nationwide New Rate Class	717,642,275	860,017,670	119.8%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	57,649,614	83,300,514	144.5%
	Pennsylvania Policies Issued on or After to Nov. 1, 2000	14,084,246	17,203,631	122.1%

		Earned Premium	Incurred Losses	Loss Ratio
Without Rate Increase	Nationwide Original Rate Class	1,705,668,463	2,667,852,593	156.4%
	Nationwide New Rate Class	664,752,314	860,017,670	129.4%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	53,719,334	83,300,514	155.1%
	Pennsylvania Policies Issued on or After to Nov. 1, 2000	13,208,133	17,203,631	130.3%

(Long-Term Care Early Rate Increase Notification – LTCI 97045 PA 6th round)

Greeley Operations Center
PO Box 339404
Greeley, CO 80633-9404

<Insured Name & Address>
<Insured Name & Address>
<Insured Name & Address>

Re: LTCI policy number<<<<
Form Number: 97045

Dear <Insured name>:

As a valued State Farm® customer, we are proud to serve your insurance and financial services needs. With Long-Term Care Insurance (LTCI), you have coverage to help pay for care when you can no longer care for yourself. Our goal is to provide you with the coverage you need when you need it most.

Long-Term Care Insurance providers, including State Farm, continue to face higher than anticipated claims on their insurance policies. The premium you currently pay does not reflect the significantly higher claims we now expect to pay on our LTCI policies. While the higher anticipated claims level reinforces the value of this product, it has led to the need for additional premium increases. As a result, your State Farm Long-Term Care Insurance policy premium will increase effective at your next policy anniversary.

Your new <premium mode> premium will be <new renewal amount>, effective on the anniversary date of your policy, <anniversary effective date>. Your billing notice will reflect the new premium.

All premiums are calculated assuming no changes are made to the policy benefits.

We hope you continue to value the protection this policy provides and maintain this coverage. We realize this premium increase may be financially difficult for some policyholders to absorb. Please consider visiting with your State Farm agent to discuss your current benefit selections as well as options that may be available to assist with affordability.

Your current benefit selections include:

- Base daily benefit <amount> (does not include inflation protection benefit increases) **(if inflation protection = none, do not display)**
- Benefit factor <amount>
- Elimination period <amount>
- Inflation protection <S,C,N> **(if none, do not display)**
- Non-Forfeiture rider <Y/N> **(if none, do not display)**

Long-Term Care Insurance premium rates are not guaranteed and we anticipate seeking further rate increases in the future as experience continues to emerge. Please note that Long Term Care Insurance is guaranteed renewable.

The Question and Answer section of this letter provides additional information regarding this rate increase. If you have other questions, please contact your State Farm agent.

We appreciate your business and value you as a Long-Term Care customer.

Sincerely,

Policyholder Service
Health Insurance Division
State Farm Mutual Automobile Insurance Company

cc: <Agent name>, <Processing State Code>-<Agent Code>
<Agent Phone Number>

Questions and Answers

1. Why does State Farm need to raise premium rates — can you explain further?
Both the cost of Long-Term Care as well as Long-Term Care claims experience are trending higher than anticipated. The industry, and State Farm, are not immune to these trends and therefore must adjust rates in order to appropriately manage the business and adequately fund anticipated claims.

2. Is there an alternative to paying higher premiums?
Several options may exist to assist with maintaining the affordability of your LTCI coverage including: (1) Reducing the base daily benefit. (2) Reducing the benefit factor. (3) Increasing the elimination period. (4) Removing the inflation protection benefit or changing from compound inflation protection to simple inflation protection where available. (5) Removing the non-forfeiture benefit rider.

These are options that can be considered and should be discussed with your State Farm Agent in order to make the best decision for your individual circumstances.

3. Does my Long-Term Care policy allow State Farm to raise my premiums?
Your Long-Term Care policy states that premiums are subject to change and that while we cannot change your policy benefits without your consent, we may change premium rates provided the rate change is for a defined group of policyholders and not a single individual. Your Long-Term Care Insurance premium rates are guaranteed for a period of 12 months following the effective date of this rate increase. After that, premium rates could be increased again if rates are determined to be inadequate to support future claims obligations.

4. If I no longer live in the state where I purchased my policy, does the increase still apply?

Yes, the rate increase will apply to the state in which the policy was issued.

5. My policy is currently in claim status and I am receiving benefits. Do I have to pay the increased premium?

Premiums will be waived when an insured meets benefit eligibility requirements and is receiving claim benefits. Premiums at the new rate would begin if and when the insured's policy is no longer in claim paying status.

6. What happens if I still cannot afford the premium even after reviewing my options as stated above?

After careful evaluation and discussion with your State Farm Agent, you will need to determine your insurance needs based on your individual circumstances and then make a decision regarding this policy. If payment is not received by the established due date, the policy will lapse for nonpayment of premium, unless you purchased a Nonforfeiture Benefit rider.

7. How can I tell if I purchased a Nonforfeiture Benefit rider and what benefit does this rider provide?

If you purchased a Nonforfeiture Benefit rider, it would be listed in your policy's Schedule of Benefits. In general, the Nonforfeiture Benefit rider allows you to retain a reduced amount of coverage and not have to continue paying premiums.

8. Will State Farm raise my premium on this policy again in the future?

Long-Term Care insurance premium rates are not guaranteed. We anticipate seeking further rate increases in the future as experience continues to emerge (subject to regulatory approval).

9. When will my premium increase be effective?

The increased premium will be effective on the next anniversary date of your policy.

10. A family member and I bought the same policy. Why is the percentage of premium increase on my policy different than theirs?

The amount of the premium increase needed varies based on several factors such as issue date, issue age, policy series, benefit period and additional riders. The basic policy purchased by you and your family member may be the same, however, the premium increase may differ if you were different ages when you purchased the policy or if you selected different policy benefits.